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TWENTY-THIRD ANNUAL REPORT

OF THE

INSURANCE DEPARTMENT

OF

MONTANA

FOR THE YEAR ENDED
DECEMBER 31, 1928

OFFICE OF STATE AUDITOR

GEO. P. PORTER
State Auditor and Commissioner of Insurance

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STATE OF MONTANA

TWENTY THIRD ANNUAL REPORT

INSURANCE DEPARTMENT

STATE AUDITOR'S OFFICE

Showing Summary of Insurance Business Transacted
During the Year ended December 31, 1928
As Shown by the Annual Statements
Of all Companies Authorized
To do Business in
Montana

Historical
Data and Statistical
Information relative to business
Transacted in Montana
1906—1928 by all
Companies

THE TRIBUNE PRINTING CO. GREAT FALLS, MONTANA

PERSONNEL OF DEPARTMENT

Geo. P. Porter.....Commissioner of Insurance

C. W. Hall.....Deputy Commissioner

Barrett N. Coates.....Consulting Actuary
114 Sansome St., San Francisco, California.

R. F. Thibaudeau.....Chief Clerk

J. Ernest Dryburgh.....License Clerk

Zelma Doll.....Secretary

Office of State Auditor

Insurance Department

May 15, 1929

To His Excellency John E. Erickson,
Governor of Montana.

Sir:

I have the honor to submit herewith the Twenty-third Annual Report of the Insurance Department of the State of Montana for the year ended December 31, 1928.

Very respectfully,

Geo P Porter

State Auditor and Commissioner of Insurance.

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GENERAL INFORMATION

State Auditors who had charge of Insurance

E. A. Kenney	1889-1893
A. B. Cook	1894-1897
T. W. Poindexter Jr.	1898-1901
J. H. Calderhead	1902-1905

State Auditors and Commissioners of Insurance

H. R. Cunningham	1906-1912
C. M. McCoy	1913-1913
Wm. Keating	1914-1917
Rufus G. Poland	1918-1919
Geo. P. Porter	1919-

All Insurance matters from Statehood, 1889 until 1909 were handled by the State Auditor's Office: Chapter 12 Session Laws Eleventh Legislative Assembly 1909, Approved February 13, 1909, created the office of Commissioner of Insurance and a Department of Insurance was formed.

Annual reports on Insurance were prepared and published by the State Auditor for the years 1906, 1907 and 1908 and by the Insurance Department since that time.

April 9, 1888, seems to be the first record of a Fire Insurance Company being formally admitted to Montana, then a Territory; the Fire Association of Philadelphia holds this honor.

The Northwestern Mutual Life Ins. Co., Milwaukee, Wis., was admitted March 27, 1882, which is first recorded date of admission of a Life Company.

INSURANCE DEPARTMENT RECEIPTS

1909	$ 97,878.98	1918	$245,006.83
1910	110,139.56	1919	250,651.74
1911	124,799.29	1920	314,088.61
1912	137,720.25	1921	343,453.10
1913	153,352.45	1922	293,307.32
1914	170,397.97	1923	301,687.52
1915	190,422.23	1924	290,901.91
1916	190,325.09	1925	285,562.24
1917	225,616.12	1926	308,240.23
1927	$326,606.26		

Receipts of the Insurance Department for the year ended December 31, 1928, the whole of which has been paid over to the State Treasurer pursuant to law.

3614 Agent's Licenses issued @ $5 each	$ 43,070.00
351 Annual Statements filed @ $25 each	8,775.00
39 Annual Reports Fraternal @ $10 each	390.00
*Taxes on Premiums, all companies	276,669.80
Admission Fees	7,200.00
Miscellaneous Receipts	1,172.50
Fire Marshal Fund	8,599.03
Total	$345,876.33

Department License Year ends on March thirty-first. Receipts are for calendar year.

*For detail see Tables A, B and C.

DEPARTMENT FEES AND TAXES

All companies pay

An admission fee of	$300.00
Filing Annual Statement each year	25.00
Publication fee each year	9.00

Companies writing Direct Business pay also for

Annual License to transact business and collect $5000 or less in premiums, payable annually in advance	125.00
Premiums collected in excess of $5000 2%	
Each Agent's License	5.00

Fire Companies pay

Fire Marshal Tax on Fire Premiums ¼ of 1%

Fraternal Societies pay

An Admission Fee of	10.00
Filing Annual Statement each year	10.00

Companies, ceding reinsurance to companies admitted to Montana to write reinsurance only, are required to pay Premium Taxes and Fire Marshall Tax on reinsurance so ceded.

All fees and taxes subject to Retaliatory Provisions.

SERVICE OF PROCESS

The Commissioner of Insurance has Power of Attorney from every Company, Association or Society licensed in Montana to accept Service of Process on behalf of said Company, Association or Society.

IMPORTANT RULINGS MADE IN 1928

No. 24 May 31. Re-issue of ruling relative to the spreading of false reports and unfounded rumors about a competitive company.

No. 25 May 31. That Section 192 (R.C.M. 6290) against misrepresentation applies to all classes and kind of insurance written in this state.

No. 26 May 31. Opinion of the Attorney General as to what constitutes a mercantile agency.

No. 27 June 6. Defining volume of business an agency should write in addition to own business to escape being classed as a mercantile agency.

No. 28 June 15. Re-issue of ruling made November 14, 1922, as to hospital indemnity that must be paid to holders of accident and health policies, who are railroad men.

RULES AND REGULATIONS

1. AGENTS AND SOLICITORS

Before transacting any insurance business each and every person intending to do so must be licensed, for each and every company he wishes to represent.

Application for such license must be made by the company or their authorized representative on requisition blanks which are furnished by the Department.

Individual License permits only the holder to operate as an agent.

Firm License permits financially interested members of the firm, not exceeding four in number, whose names appear on the license to operate as agents.

Corporation License permits financially interested officers, not exceeding four in number, whose names appear on the license to operate as agents.

Each and every solicitor for an individual, firm or corporation must be licensed for each and every company for whom he will solicit business.

Licenses must be held by agents or solicitors subject to the inspection of the insuring public at all times.

Transfers. Licenses may be revoked by the company and revoked licenses may be transferred to other agencies of the same company by application to the Department on regular requisition forms.

2. BROKERS AND BROKERAGE

Brokers are not recognized in Montana. Anyone transacting insurance business must be licensed as an agent.

Fire Agents controling business not acceptable to the companies they represent may give such business to the licensed agent of a company who will accept such risks and may receive from him brokerage commission.

Life Agents unable to insure substandard risks with the company they represent may turn such business over to the licensed agent of a company who will insure such a risk and may receive from him brokerage commission.

Brokerage is permitted only between agents writing the same kind of insurance.

3. COMPETITION, LIFE INSURANCE

Competition and comparison of benefits offered may be made until an application is signed and a settlement made of the first year's premium by the insured, then it must cease.

4. CONTRACTS

Oral or written contracts which tie-up the insurance in such a manner as to prevent the insured from placing his insurance where he wishes, will not be permitted.

5. DISCRIMINATION

Acceptance of merchandise, wares or goods of any character whatsoever in payment of premiums on policies of insurance is forbidden.

6. HOSPITAL BENEFITS

Railroad men entitled to maximum benefits allowed in the policy contract.

7. MERCANTILE AGENCIES

Anyone who acts as an agent for a company for the sole purpose of securing insurance on his property or life at a reduced cost is guilty of rebating.

8. MISREPRESENTATION

Section 6290 R. C. M. ruled to apply to all classes and kind of insurance.

9. REBATING

Any payment to the insured of any kind by a company or agent that in any manner reduces the cost of his individual insurance as compared to that of others similarly situated is prohibited.

10. REFUND OF PREMIUMS, LIFE POLICIES

Payment must be returned to applicant if for any reason policy is not delivered. Refusal to take medical examination does not relieve company.

11. REPORTS AND RUMORS

Companies and agents must refrain from circulating or spreading any reports or rumors calculated to reflect upon or injure the standing of any company or agent licensed by this Department.

12. TWISTING

Inducing a policyholder to lapse or surrender his present insurance and to take new insurance in another company to his financial or economic loss, is prohibited.

DEPOSIT OF SECURITIES

As provided under Sections 169, 6258 and 6261 RCM 1921 relating to domestic insurance companies, the companies named below have deposited with the Insurance Department under date of December 31, 1928, securities for the benefit of all policyholders, in amounts as follows:

Lewis and Clark Life Insurance Co., Great Falls	$ 135,429.38
Montana Life Insurance Co., Helena	8,198,716.51
Occidental Life Insurance Co., State Life Branch, Great Falls	596,360.00
Total	$8,930,505.89

UNAUTHORIZED INSURANCE

In an effort to curb the purchase of insurance in companies not licensed to transact business in this state, the following card was sent the press of the state in November, 1928.

OFFICE OF STATE AUDITOR

STATE OF MONTANA

INSURANCE DEPARTMENT

SEVEN REASONS WHY THE PURCHASE OF INSURANCE IN COMPANIES NOT LICENSED IN MONTANA IS NOT A GOOD INVESTMENT FOR A MONTANA CITIZEN.

They operate through the mails and do not pay any fees and taxes into the State of Montana for doing business therein.

The Insurance Department of this State has no supervision over their operations, has no knowledge of their finances and it is possible they could operate while insolvent.

The policies of the company are not reviewed in any way by the Insurance Department of the State of Montana and they are thus able to issue policies that have objectionable features.

Not being permitted to have agents in Montana, they have no facilities for the prompt adjustment of their claims, such adjustment having to be made entirely through the mails.

This Department has no jurisdiction and could be of no assistance whatever to the insured in case there was a dispute over the just settlement of a claim.

Ordinary claims under a policy such as these companies issue are not of sufficient size to be carried into the Federal Courts.

Not being legally admitted to Montana, court action in this State cannot be instituted against the company. Any suit, which of necessity must be filed, would have to be filed in the State and County in which the home office of the company is located.

SUMMARY OF FIRE INSURANCE IN MONTANA, 1928

Items	Fire		Automobile		Hail & Tornado	
	1927	1928	1927	1928	1927	1928
Net Risks Written	$221,009,170.00	$236,276,379.00	$ 33,112,179.00	$ 34,481,037.00	$ 15,044,427.00	$ 18,021,318.00
Net premiums received	3,389,558.14	3,592,342.74	516,121.96	542,486.93	1,083,989.68	1,172,963.44
Losses incurred	1,470,002.06	2,248,096.30	204,352.84	295,533.85	670,717.35	663,251.23

Items	Miscellaneous		Totals		1928	
	1927	1928	1927	1928	Increase	Decrease
Net risks written	$ 42,514,390.00	$ 60,608,077.00	$311,680,166.00	$349,386,811.00	$ 37,706,645.00	.....
Net premiums received	36,739.88	49,240.42	5,026,409.66	5,357,033.53	330,623.87	.....
Losses incurred	5,936.16	24,932.21	2,351,008.41	3,231,813.59	880,805.18	.....

Ratio net fire losses incurred to net premiums—1925 45.1%—1926 41.5%—1927 43.4%—1928 62.5%—Fifteen years 1914-1928—49.9%.

SUMMARY OF LIFE INSURANCE IN MONTANA, 1928

Items	Legal Reserve		Industrial		Assessment		Total	
	Policies	Amount	Policies	Amount	Policies	Amount	Policies	Amount
Insurance in force Dec. 31, 1927	100844	$234,192,789.81	80125	$ 11,676,003.00	1608	$ 4,585,057.00	182577	$250,453,849.81
Insurance issued in 1928		39,725,359.01		2,498,329.00		194,834.00		42,418,522.01
Total		$273,918,148.82		$ 14,174,332.00		$ 4,779,891.00		$292,872,371.82
Insurance ceased to be in force 1928		26,887,848.62		1,758,433.00		288,222.00		28,934,503.62
Insurance in force Dec. 31, 1928	107584	247,030,300.20	84065	12,415,899.00	1675	4,491,669.00	193324	263,937,868.20
Increase or decrease*	6740	12,837,510.39	3940	739,896.00	67	* 93,388.00	10747	13,484,018.39
	1927	1928	1927	1928	1927	1928	1927	1928
Premiums for year 1927 and 1928	$ 7,195,535.41	$ 7,832,517.57	$ 513,117.80	$ 577,363.67	$ 85,971.36	$ 86,043.08	$ 7,889,586.57	$ 8,495,924.32
Losses incurred 1927 and 1928	1,767,400.45	1,893,373.58	106,069.47	117,869.10	38,700.00	36,012.90	1,912,169.92	2,047,255.58
Losses paid in 1927 and 1928	1,775,937.78	1,870,087.20	108,440.67	116,584.90	32,700.00	38,012.90	1,917,078.45	2,024,685.00

See also Statistical Tables on pages 46, 47, and 58.

SUMMARY OF MISCELLANEOUS INSURANCE IN MONTANA, 1928

Class of Business	Premiums Received		Increase or decrease *
	1927	1928	
Accident	$ 567,660.84	$ 635,208.39	$ 67,547.55
Health	210,452.33	217,542.11	7,089.78
Auto Liability	230,321.48	330,798.71	100,477.23
Liability other than auto	93,604.81	97,813.88	4,209.07
Workmen's Compensation	229,402.54	231,028.90	1,626.36
Fidelity	107,465.00	135,256.82	27,791.82
Surety	201,040.22	198,378.57	* 2,661.65
Burglary and Theft	56,467.20	53,658.07	* 2,809.13
Automobile & property damage & collision	157,423.98	193,652.35	36,228.37
Plate glass	37,070.03	33,135.46	* 3,934.57
Steam Boiler, Engine and Machinery	11,280.40	11,872.55	592.15
Sprinkler	541.09	472.53	* 68.56
Livestock	3,416.52	3,489.02	72.50
Miscellaneous	373.05	756.13	383.08
Totals	$1,906,519.49	$2,143,063.49	$ 236,544.00

SUMMARY OF FRATERNAL INSURANCE IN MONTANA, 1928

Items	Policies	Amount
Benefit Certificates in force Dec. 31, 1927	46846	$67,472,794.41
Benefit Certificates in force Dec. 31, 1928	47770	68,751,112.92
Increase or decrease *	924	1,278,318.51
	1927	1928
Received from Members	$1,253,119.79	$1,316,910.28
Losses incurred	1,042,654.41	1,013,591.12
Losses paid	990,820.93	955,030.68

RECAPITULATION OF ALL PREMIUMS RECEIVED IN MONTANA

Class	Premiums 1927	Premiums 1928	Increase or Decrease *
Fire	$ 5,026,409.66	$ 5,357,033.53	$ 330,623.87
Life	7,889,586.57	8,495,924.32	606,337.75
Miscellaneous	1,906,519.49	2,143,063.49	236,544.00
Fraternal	1,253,119.79	1,316,910.28	63,790.49
Total	† $16,075,635.51	$17,312,931.62	$1,237,296.11

† Schedules for comparison will be slightly different as Companies withdrawn do not show.
See also Statistical Tables on pages 70, 71 and 78.

COMPANIES ADMITTED

From April 1st, 1928, to and including March 31st, 1929.

DIRECT FIRE

Century Insurance Company, Ltd.....Edinburgh, Scotland
Cosmopolitan Fire Insurance Company.....New York City
First American Fire Insurance Company.....New York City
London and Scottish Assurance Corp., Ltd., London, England
Occidental Insurance Company.....San Francisco
Ohio Farmers Insurance Company.....LeRoy, Ohio
Rochester American Insurance Company.....New York City
Trinity Fire Insurance Company.....Dallas, Texas
Virginia Fire and Marine Insurance Co.....Richmond, Virginia

REINSURANCE FIRE

Associated Reinsurance Company.....New York City
Columbia Fire Insurance Company.....Dayton, Ohio
Detroit Fire and Marine Insurance Co.....Detroit, Michigan
Empire State Insurance Company.....Watertown, New York
Lion Fire Insurance Co. of New York.....New York City

UNDERWRITERS

Delaware Insurance Office—Guaranteed by
Westchester Fire Insurance Co.....New York

DOMESTIC COUNTY MUTUALS

Lake County Farmers' Mutual Ins. Co.....Ronan, Montana
Tri-County Farmers Fire Insurance Company of
Phillips, Blaine and Valley Counties, Whitewater, Montana

AUTOMOBILE

State Farm Mutual Auto Insurance Co., Bloomington, Illinois
Universal Automobile Insurance Company.....Dallas, Texas

LIFE

Monarch Life Insurance Co.,.....Springfield, Massachusetts
Northern Life Insurance Company.....Seattle, Washington

MISCELLANEOUS

Liberty Mutual Insurance Company....Boston, Massachusetts
Monarch Accident Insurance Co., Springfield, Massachusetts
Northwest Casualty Company.....Seattle, Washington
Northwestern Casualty & Surety Co., Milwaukee, Wisconsin
Occidental Indemnity Company.....San Francisco
Pacific Indemnity Company.....Los Angeles
Southern Surety Company of New York.....New York City

FRATERNALS

Slovenic Progressive Benefit Society.....Chicago, Illinois

COMPANIES WITHDRAWN

From April 1st, 1928, to and including March 31st, 1929

DIRECT FIRE

Fitchburg Mutual Fire Ins. Co.....Fitchburg, Massachusetts
World Auxiliary Insurance Corp., Ltd.....London, England

LIFE

Globe Life Insurance Co.....Wilmington, Delaware

FRATERNALS

Fraternal Order of Eagles.....Kansas City, Missouri

CHANGES

From April 1st, 1928, to and including March 31st, 1929

Delaware Insurance Company merged with Westchester Fire Insurance Company of New York.

Old Colony Insurance Company changed from reinsurance to direct fire.

International Life Insurance Company of St. Louis reinsured in the Missouri State Life Insurance Company of St. Louis, Missouri.

Merchants Life Insurance Company of Des Moines reinsured in the Lincoln National Life Insurance Company of Fort Wayne, Indiana.

Employers Indemnity Corporation of Kansas City changed name to Employers Reinsurance Corporation of Kansas City.

Lloyds Plate Glass Insurance Company of New York changed name to Lloyds Casualty Company of New York.

Southern Surety Company of Des Moines reinsured in the Southern Surety Company of New York.

Loyal Serb Society "Srbadiya" of New York merged with the Serb Federation "Sloboda" of New York.

INSURANCE COMPANIES LICENSED TO TRANSACT BUSINESS IN MONTANA

April 1, 1928

FIRE COMPANIES	
Stock	159
Mutual	12
Underwriters	66
Domestic County Mutuals	13
Re-insurance	61
Total	311
AUTOMOBILE COMPANIES	
Stock	1
Mutual	1
Total	2
LIFE COMPANIES	
Legal reserve	46
Assessment	2
Re-insurance	2
Total	50
MISCELLANEOUS COMPANIES	
Stock	43
Mutual	3
Assessment	3
Re-insurance	3
Total	52
FRATERNAL SOCIETIES	
All	38
Grand Total	453

For complete list showing names, home office and general agents names and addresses see pages 80 to end.

FIRE INSURANCE TABLES

TABLE "A"
All business in Montana 1927-1928 and taxes paid during year.....Pages 16 to 23

TABLE "A-1"
Fire, Automobile, Inland Marine business in Montana 1928 .....Pages 24 to 31

TABLE "A-2"
Hail, Tornado, Miscellaneous business in Montana 1928 .....Pages 32 to 39

TABLE "A-3"
Financial Statements .....Pages 40 to 44

TABLE "A-4"
Domestic County Mutuals.....Page 45

TABLE "A-5"
Statistical .....Pages 46 and 47

TABLE "A-6"
Five Year Premium Receipts in Fire Dept. Cities and Towns .....Pages 48 and 49

Business of Underwriters included with parent or guaranteeing company.

Table "A" FIRE INSURANCE COMPANIES

STOCK COMPANIES	Net Risks Written		Net Premiums Received	
	1927	1928	1927	1928
Montana Companies				
Rocky Mountain	$7,289,141	$7,861,529	$ 197,908.95	$ 211,556.17
Companies of Other States				
Aetna (Conn.)	7,773,190	9,490,721	132,306.02	144,091.81
Agricultural (N. Y.)	1,890,000	1,887,200	26,857.56	29,159.63
Albany (N. Y.)	197,964	407,931	3,211.58	6,570.82
Alliance (Pa.)	1,270,827	1,300,405	17,795.28	19,136.49
American Alliance (N. Y.)	645,921	535,106	41,794.59	24,383.50
American Central (Mo.)	2,344,445	2,517,865	42,904.91	42,336.47
American Druggists (Ohio)	77,800	88,600	1,138.03	1,375.97
American Eagle (N. Y.)	1,562,390	1,895,512	39,432.60	41,348.56
American Equitable (N. Y.)	445,563	540,845	1,429.80	2,316.24
American (N. J.)	2,521,513	2,791,992	44,311.98	48,128.42
American & Foreign (N. Y.)	1,130,467	4,727,505	13,052.22	8,130.20
American National (Ohio)	295,876	445,489	5,365.63	7,907.55
Automobile (Conn.)	3,221,746	6,021,147	40,776.80	43,614.51
Baltimore American (N. Y.)	.....	45,982	.....	738.74
Bankers & Shippers (N. Y.)	1,006,260	1,521,525	15,703.01	25,336.44
Boston (Mass.)	713,277	602,406	9,396.06	9,960.50
California (Calif.)	2,236,732	1,978,267	31,981.71	32,211.55
Camden (N. J.)	1,055,109	1,117,523	17,869.85	19,195.56
Capital (Calif.)	1,153,267	485,447	13,538.93	7,322.86
Central Federal (Iowa)	.....	.....	.....	.....
Citizens (Mo.)	880,061	1,114,468	12,829.45	18,462.86
City of New York (N. Y.)	211,667	290,243	6,398.13	9,033.32
Columbia (N. J.)	559,558	849,844	10,525.15	8,470.20
Commerce (N. Y.)	133,889	291,908	1,610.57	3,559.16
Commercial Union (N. Y.)	420,551	281,842	5,521.79	5,353.75
Commonwealth (N. Y.)	429,566	390,520	8,078.80	7,989.54
Concordia (Wis.)	153,320	163,091	2,973.84	3,528.97
Connecticut (Conn.)	1,701,852	1,915,027	32,614.21	35,515.71
Continental (N. Y.)	11,212,686	8,817,944	258,462.14	244,817.32
Cosmopolitan (N. Y.)	.....	.....	.....	.....
County (Pa.)	146,213	95,487	1,626.12	2,072.38
Delaware (N. Y.)	265,505	.....	6,992.59	.....
Eagle (N. Y.)	259,808	274,740	4,152.70	3,630.46
Employers' (Mass.)	65,518	107,129	1,647.82	3,256.28
Equitable (R. I.)	1,249,510	1,035,086	18,896.88	17,594.72
Eureka-Security (Ohio)	261,789	738,312	3,124.79	5,513.02
Export (N. Y.)	.....	.....	.....	.....
Federal (N. J.)	9,063,238	8,918,979	27,889.39	27,193.67
Federal Union (N. Y.)	239,571	270,714	3,334.69	3,347.60
Fidelity-Phenix (N. Y.)	7,139,895	7,856,105	174,534.10	175,864.74
Fire Association (Pa.)	2,785,458	2,728,474	48,344.61	50,821.17
Fireman's Fund (Calif.)	10,916,466	10,598,425	164,906.85	146,372.58
Firemen's (N. J.)	649,962	1,088,566	11,705.91	17,838.78
First American (N. Y.)	.....	16,959	.....	429.35
Franklin (Pa.)	3,471,599	3,193,289	100,586.73	105,983.40
General Exchange (N. Y.)	3,082,143	3,874,744	57,386.58	71,135.13
General (Wash.)	624,900	1,606,436	4,122.76	15,814.74
Girard (Pa.)	115,934	8,377	2,428.46	408.65
Glens Falls (N. Y.)	2,000,083	2,746,767	25,329.13	25,123.34
Globe & Rutgers (N. Y.)	10,895,038	13,957,333	105,811.90	199,477.33

MONTANA BUSINESS 1928 — Table "A"

Net Losses Incurred		Ratio Losses Incurred to Net Premiums %	Net Losses Paid		Fire Marshal Tax Paid During Year	Premium Tax Paid During Year
1927	1928		1927	1928		
Montana Companies						
$ 67,234.05	$ 94,666.29	44.8	$ 66,061.32	$ 92,286.28	$ 278.62	†
Companies of Other States						
51,767.12	84,025.77	58.3	59,927.65	66,734.66	267.05	$ 2,673.47
11,757.40	8,540.75	29.2	8,834.80	10,479.99	37.98	569.39
387.53	1,511.49	23.0	737.53	1,396.49	7.43	125.00
9,155.58	12,438.64	65.0	7,428.53	12,448.49	36.70	380.91
21,343.92	19,105.78	78.3	20,537.92	17,920.78	12.00	860.89
20,487.91	21,343.15	50.4	25,723.08	18,449.31	81.10	883.10
.....	632.39	46.0	.....	632.39	5.69	125.00
17,432.01	29,659.05	71.7	17,763.01	26,941.51	31.59	813.65
3,353.79	2,578.55	111.3	2,425.95	2,998.43	3.98	125.00
13,557.89	23,440.93	48.7	13,703.16	18,107.04	108.43	917.34
2,945.22	5,198.47	63.9	2,903.97	4,674.26	32.50	286.04
2,011.93	1,830.74	23.2	761.93	2,615.65	37.05	240.75
14,350.48	16,560.23	38.0	25,083.24	20,772.70	31.07	867.73
.....	19.71	2.7	.....	19.71	.....	125.00
3,225.99	23,884.71	94.3	3,251.31	21,185.96	45.72	498.04
3,717.24	5,472.53	54.9	3,414.71	2,663.36	22.19	219.15
17,027.82	15,239.68	47.3	17,396.64	15,942.76	69.84	743.06
9,047.00	7,495.04	39.0	7,568.00	9,482.04	41.62	382.40
2,945.22	5,198.47	71.0	2,903.97	4,674.26	32.50	295.78
.....	.....	.....	.....	.....	9.78	207.91
14,387.14	8,214.04	44.5	12,234.94	9,656.24	30.88	281.84
6,611.42	3,650.11	40.4	6,584.42	3,621.11	5.20	152.96
3,157.91	4,435.14	52.4	1,667.91	5,222.14	16.56	249.09
620.32	2,424.09	68.1	577.32	918.09	4.00	125.00
750.54	750.59	14.0	2,475.54	780.59	13.57	134.98
3,093.41	4,038.04	50.5	3,333.41	3,338.04	15.95	197.42
3,363.22	1,380.45	39.1	2,921.22	1,708.45	7.91	125.00
17,255.16	29,909.87	84.2	19,447.33	25,212.89	77.18	677.28
118,082.80	146,564.65	59.9	105,089.00	130,347.18	328.04	5,193.97
.....	.....	.....	.....	.....	.....	125.00
787.18	1,117.41	53.9	1,183.49	162.10	4.04	125.00
.....	.....	.....	.....	.....	17.48	164.85
1,077.66	3,435.93	94.6	1,583.13	3,435.93	8.96	125.00
129.03	5,099.81	156.6	9.03	2,317.82	3.25	125.00
8,723.00	12,301.71	69.9	6,674.00	14,753.71	36.06	402.93
2,744.02	2,116.52	38.4	2,699.08	959.92	20.62	125.00
.....	.....	.....	.....	.....	.....	125.00
21,906.38	21,903.84	80.5	18,956.38	22,325.84	24.29	582.79
4,694.73	1,154.03	34.5	1,386.48	1,145.10	8.10	125.00
97,012.10	102,319.52	58.2	84,907.10	96,432.11	176.91	3,515.76
33,901.34	25,023.65	49.2	28,312.81	26,234.47	117.67	1,095.85
101,062,92	108,084.93	73.8	105,527.32	105,009.93	396.52	3,613.22
3,239.55	16,506.10	92.5	3,149.26	13,544.23	30.07	282.93
.....	.....	.....	.....	.....	.....	125.00
44,322.38	42,413.63	40.0	44,760.38	40,397.63	91.64	2,036.73
19,916.82	30,013.60	42.2	20,638.63	24,686.22	.....	1,172.73
116,65	2,710.63	170.8	116.65	1,335.63	10.30	125.00
3,632.02	5,727.37	713.3	3,492.02	5,819.37	5.84	125.00
7,835.53	23,022.58	91.6	8,010.53	19,405.58	54.27	542.41
49,157.08	98,567.98	49.4	52,894.84	90,566.06	180.76	2,259.17

Table "A" FIRE INSURANCE COMPANIES

(Continued)

STOCK COMPANIES	Net Risks Written		Net Premiums Received	
	1927	1928	1927	1928
Granite State (N. H.)	.....	83,156	.....	1,041.89
Great American (N. Y.)	3,819,247	4,701,191	87,998.18	86,633.28
Hampton Roads (Va.)	d 80,512	withdrew	d 182.25	.....
Hanover (N. Y.)	1,866,526	1,815,790	32,982.70	32,338.33
Hartford (Conn.)	12,316,579	17,176,378	141,372.15	175,817.33
Home (Calif.)	1,956,250	1,462,846	30,669.49	31,751.73
Home (N. Y.)	23,741,296	32,408,795	411,280.47	444,568.76
Hudson (N. Y.)	1,080,474	1,146,903	39,662.50	33,673.30
Imperial (N. Y.)	972,925	1,095,791	8,299.80	10,854.08
Insurance Co. of N. A. (Pa.)	10,728,020	12,039,121	146,388.38	163,299.89
Insurance Co. of Pa. (Pa.)	244,904	134,701	2,671.04	1,702.19
Lafayette (La.)	87,977	72,327	1,411.33	1,124.49
Manhattan (N. Y.)	210,706	169,187	3,321.02	2,054.92
Maryland (Md.)	141,627	338,193	3,260.58	8,050.82
Massachusetts (Mass.)	176,260	183,576	14,637.84	10,243.90
Mechanics (Pa.)	194,412	145,076	4,069.06	2,858.76
Mercantile (N. Y.)	578,490	534,959	10,085.51	12,152.33
Merchants (Colo.)	873,839	1,097,231	17,206.07	21,829.31
Merchants (N. Y.)	1,310,175	1,855,098	39,142.72	43,353.66
Merchants (R. I.)	.....	125,764	.....	2,032.11
Mercury (Minn.)	638,088	892,294	9,947.91	11,557.61
Michigan (Mich.)	805,838	436,664	6,403.49	6,101.91
Milwaukee Mechanics (Wis.)	1,347,267	1,873,922	28,272.86	35,401.74
Minneapolis (Minn.)	.....	.....	.....	.....
National-Ben Franklin (Pa.)	106,173	64,786	2,101.69	1,673.41
National (Conn.)	2,678,652	2,582,331	56,718.89	48,048.51
National Liberty (N. Y.)	2,731,593	2,196,025	46,070.30	46,262.53
National Security (Neb.)	.....	57,622	.....	84.89
National Union (Pa.)	5,613,243	2,826,802	72,852.65	62,513.63
New Brunswick (N. J.)	.....	217,252	.....	4,167.20
New England (Mass.)	244,204	190,605	1,066.51	1,708.29
Newark (N. J.)	1,842,503	1,522,962	29,355.54	24,677.18
New Hampshire (N. H.)	624,006	627,814	10,177.14	10,492.06
New Jersey (N. J.)	50,530	67,800	970.78	929.64
New York (N. Y.)	2,779,912	2,511,363	42,416.36	43,096.09
Niagara (N. Y.)	2,947,996	3,814,709	45,542.38	92,853.35
North River (N. Y.)	1,300,760	1,426,481	19,111.01	18,944.38
Northern (N. Y.)	.....	.....	.....	.....
Northwestern (Minn.)	1,731,537	1,886,539	62,296.37	60,681.90
Northwestern National (Wis.)	2,656,169	1,677,903	51,581.38	34,920.65
Occidental (Calif.)	.....	96,650	.....	1,220.36
Old Colony (Mass.)	.....	74,410	.....	1,036.33
Orient (Conn.)	274,634	322,564	4,904.11	5,066.15
Pacific (N. Y.)	610,158	785,025	7,527.35	11,175.38
Patriotic (N. Y.)	191,614	145,489	2,379.96	1,926.81
Pennsylvania (Pa.)	1,180,046	1,216,591	19,877.63	24,763.78
Peoples National (N. Y.)	.....	18,300	.....	222.40
Philadelphia (Pa.)	477,928	609,594	8,572.80	9,587.00
Phoenix (Conn.)	4,608,936	4,312,313	74,459.17	69,509.16
Providence-Washington (R. I.)	682,069	774,894	43,009.58	33,606.20
Provident (N. Y.)	61,000	46,892	297.00	246.79
Queen (N. Y.)	2,628,924	3,781,397	50,444.47	56,867.77
Reliance (Pa.)	277,516	272,848	4,812.75	5,082.12
Rhode Island (R. I.)	206,704	224,449	3,111.61	3,334.69
Richmond (N. Y.)	298,007	415,328	2,858.07	5,272.57

MONTANA BUSINESS 1928 — Table "A"

(Continued)

Net Losses Incurred 1927	Net Losses Incurred 1928	Ratio Losses Incurred to Net Premiums %	Net Losses Paid 1927	Net Losses Paid 1928	Fire Marshal Tax Paid During Year	Premium Tax Paid During Year
.....	419.32	40.2	.....	419.32	.....	125.00
37,448.94	35,392.59	40.9	42,219.77	34,458.59	104.98	1,784.96
309.36	.....	.....	373.47	.....	.....	.....
8,549.93	19,817.18	61.3	9,859.17	18,943.39	78.31	707.00
72,888.82	91,321.16	51.9	84,645.43	92,563.16	258.70	2,852.44
17,969.26	15,396.98	48.5	18,559.26	17,262.73	80.85	676.66
223,270.04	223,674.10	50.3	230,068.04	221,065.10	373.76	8,306.25
21,252.05	14,744.00	43.8	22,449.97	14,545.00	36.58	818.25
1,771.98	12,631.03	116.4	1,877.98	11,109.03	10.08	199.64
76,404.69	108,268.40	66.3	61,724.80	105,952.11	259.37	2,953.82
1,637.93	1,976.31	116.1	1,491.86	959.01	6.67	125.00
101.65	668.82	56.8	101.65	662.82	3.53	125.00
4,601.88	4,519.45	219.9	3,797.88	470.45	7.60	125.00
685.07	3,392.81	42.1	893.07	3,216.81	.....	125.00
4,877.75	3,152.26	30.8	4,824.75	3,182.26	1.59	317.75
3,002.68	607.10	21.2	2,838.68	699.10	10.52	125.00
3,046.40	5,313.10	43.7	4,024.40	4,900.10	24.71	242.86
3,216.69	8,050.61	36.9	2,558.99	8,497.07	50.81	431.53
20,972.81	16,680.45	38.5	23,304.10	20,939.45	37.24	846.14
.....	123.99	6.1	.....	135.87	.....	125.00
d 692.95	6,802.39	58.9	783.40	2,994.64	24.84	223.96
1,525.61	9,948.88	163.0	1,673.10	9,444.00	16.01	213.76
8,324.04	23,879.38	67.5	9,093.79	19,511.07	83.86	733.49
.....	.....	.....	.....	.....	.08	125.00
294.66	969.68	57.9	1,188.66	1,061.68	4.94	125.00
55,139.37	33,646.96	70.0	66,475.75	30,634.96	212.87	1,732.61
9,722.60	16,389.78	35.4	12,226.94	15,710.53	120.37	1,029.56
.....	7.57	8.9	.....	7.57	.....	125.00
53,283.06	61,107.47	97.8	54,969.49	53,069.72	55.48	1,478.55
.....	1,049.71	25.2	.....	1,049.71	.....	125.00
.....	279.11	16.3	27.08	275.78	2.67	125.00
9,379.93	16,453.50	66.7	9,969.43	14,960.74	62.74	612.11
5,724.53	9,141.35	87.1	4,313.79	9,098.21	24.29	228.54
264.08	1,752.00	188.4	308.22	1,633.49	1.86	125.00
16,797.75	18,504.33	42.9	13,757.69	18,892.35	97.66	953.47
9,933.67	45,390.72	48.9	12,192.00	40,153.72	88.03	1,004.15
18,664.10	17,193.06	90.8	17,781.10	13,475.06	42.17	408.20
.....	.....	.....	.....	.....	14.42	69.72
45,573.62	10,692.46	17.6	38,185.20	16,870.74	58.10	1,270.93
12,902.64	13,833.06	39.6	9,135.44	15,487.64	94.77	1,239.75
.....	4.45	.36	.....	4.45	.....	125.00
.....	378.90	36.6	.....	361.36	.....	125.00
d 484.47	6,249.22	123.4	314.53	2,399.22	16.76	159.08
1,514.79	20,122.07	180.1	d 834.47	16,814.86	18.73	185.59
1,846.01	5,940.27	308.3	1,819.91	5,966.37	6.47	125.00
10,099.68	11,257.54	45.5	10,441.68	11,670.54	37.40	445.92
.....	.....	.....	.....	.....	.....	125.00
4,511.30	6,223.10	64.9	3,647.77	6,228.02	18.20	196.45
26,415.35	70,072.44	100.8	31,175.92	50.574.59	185.11	1,556.28
24,510.77	23,198.23	70.5	29,903.94	21,679.48	17.42	920.26
14.64	20.43	8.3	12.64	15.43	.74	125.00
24,430.60	41,730.01	73.4	28,978.60	42,774.14	93.92	1,022.39
2,436.68	2,501.07	48.6	1,976.28	2,619.36	16.67	170.89
612.33	433.28	13.0	237.95	282.74	10.54	125.00
502.79	3,845.46	72.9	115.35	3,753.35	7.93	125.00

Table "A" FIRE INSURANCE COMPANIES

(Continued)

STOCK COMPANIES	Net Risks Written		Net Premiums Received	
	1927	1928	1927	1928
Rochester American (N. Y.)	.....	4,465	.....	94.81
Safeguard (N. Y.)	271,844	243,008	3,929.39	3,628.91
Security (Conn.)	512,921	593,604	8,657.86	9,576.66
Sentinel (Mass.)	288,954	190,606	1,738.60	1,708.32
Springfield (Mass.)	6,637,217	7,516,860	120,009.94	126,498.31
St. Paul (Minn.)	6,716,375	7,393,453	64,191.71	73,017.06
Standard (Conn.)	442,163	493,776	6,348.00	6,160.70
Star (N. Y.)	661,037	812,144	8,583.03	10,077.82
Stuyvesant (N. Y.)	169,446	308,037	1,793.71	2,036.66
Superior (Pa.)	16,967	64,276	748.55	1,517.93
Travelers (Conn.)	1,345,133	741,415	17,021.66	8,304.20
Trinity (Texas)	.....	38,000	.....	555.40
Twin City (Minn.)	852,703	1,582,391	53,359.73	122,356.35
United Firemen's (Pa.)	72,626	1,190,391	987.95	11,803.08
United States (N. Y.)	1,949,116	2,302,095	34,337.96	39,627.01
U. S. Merchants & Shippers (N. Y.)	853,730	99,955	15,575.64	10,635.25
Utah Home (Utah)	162,749	151,560	2,252.25	1,986.35
Victory (Pa.)	277,515	272,866	4,812.71	5,082.11
Virginia (Va.)	.....	23,100	.....	317.33
Westchester (N. Y.)	2,698,383	3,046,387	75,701.95	68,555.51
World (Conn.)	367,192	270,835	5,436.30	6,139.61
U. S. Branches of Alien Companies				
Atlas (London)	2,406,551	1,037,620	34,672.02	24,724.42
British America (Toronto)	691,152	647,615	6,243.68	4,997.15
Caledonian (Edinburgh)	801,283	566,772	17,485.23	10,485.60
Century (Scotland)	.....	17,440	.....	413.69
Commercial Union (London)	6,740,718	8,501,822	31,878.72	34,784.77
Eagle Star & Brit. Dom. (London)	1.086,444	697,080	8,763.22	8,826.65
General (Paris)	33,946	69,955	1,376.90	1,749.39
Law Union & Rock (London)	284,680	264,372	4,598.53	4,577.63
Liverpool & Lon. & Globe (Liv.)	3,577,960	4,331,434	46,108.24	53,570.95
London (London)	1,092.424	1,186,624	20,185.92	21,325.82
London & Lancashire (London)	556,106	558,623	8,770.64	9,026.00
London & Prov. M. & G. (London)	108.484	107,547	2,212.40	1,444.66
London and Scottish (London)	.....	87,900	.....	936.71
Netherlands (The Hague)	157,889	152,355	2,528.05	2,612.43
New Zealand (Auckland)	547,920	455,207	9,608.96	7,690.38
North British & Merc. (London)	2,944,867	1,803,523	30,726.66	24,940.97
North China (Shanghai)	88,178	73,594	1,100.59	960.51
Northern (London)	d 632,019	1,916,832	34,923.74	33,633.08
Norwich Union (Norwich)	1,309,517	1,405,382	22,920.74	21,999.37
Palatine (London)	406,403	456,733	7,864.66	8,858.51
Phoenix (London)	4,952,385	4,344,213	53,494.29	43,062.98
Queensland (Sydney)	204,003	147,994	2,769.02	2,203.38
Royal Exchange (London)	1,128,488	1,026,858	17,739.54	15,267.47
Royal (Liverpool)	3,207,574	5,674,420	48,535.43	71,197.51
Scottish Union & Nat. (Edinburgh)	1,278,298	1,621,881	22,089.87	23,316.35
South British (Auckland)	114,112	119,025	2,118.68	2,413.33
State (Liverpool)	110,932	d 56,470	1,332.58	d 201.13
Sun (London)	1,114,700	1,223,361	18,019.61	18,258.16
Svea (Gothenberg)	2,201,029	1,468,952	32,387.02	27,738.05
Tokio M. & F. (Tokio)	3,030,975	3,317,744	19,111.12	18,075.77
Union (London)	418,699	370,346	7,096.30	6,907.49
Union (Hong Kong)	2,658,461	1,110,030	43,559.77	19,426.14
Urbaine (Paris)	848,657	1,355,799	16,606.98	18,199.52
Western (Toronto)	749,401	991,178	5,845.66	7,704.36
World Auxiliary (London)	.....	.....	.....	.....
Yorkshire (York)	972,209	1,643,747	14,811.59	17,992.07

MONTANA BUSINESS 1928

Table "A"
(Continued)

Net Losses Incurred		Ratio Losses Incurred to Net Premiums %	Net Losses Paid		Fire Marshal Tax Paid During Year	Premium Tax Paid During Year
1927	1928		1927	1928		
.....	.....	.....	.....	.....	.....	125.00
7,884.80	204.07	5.6	5,999.80	2,186.07	12.50	125.00
1,786.32	5,116.25	53.4	1,622.06	3,182.51	20.22	201.99
6.87	325.61	19.1	6.87	322.28	4.35	125.00
48,644.88	69.434.58	54.9	47,535.98	62,676.08	242.70	2,425.19
13,025.39	37,574.44	51.5	16,304.36	26,471.66	148.87	1,371.17
3,165.36	2,121.82	34.4	2.458.20	3,068.67	15.79	151.96
7,224.64	3,462.11	34.4	4,159.47	3,435.33	33.86	299.77
4,441.33	d 286.49	.....	4,446.33	251.11	5.60	125.00
589.34	895.34	59.0	308.34	1,062.34	2.24	125.00
9,509.76	5,288.43	63.7	9,180.76	4,000.43	42.36	365.43
.....	312.86	56.3	.....	22.86	.....	125.00
33,787.34	78.059.09	63.8	34,809.44	77,075.59	34.00	3,580.70
441.23	5,601.24	47.5	441.23	4,609.24	2.47	125.00
4,923.61	68,647.39	173.2	5,120.61	65,855.39	83.91	711.48
7,834.74	5,153.86	48.5	4,994.74	7,001.86	1.96	343.13
509.22	2,687.79	135.3	601.37	2,433.49	5.62	125.00
2,404.05	2,501.05	49.2	1,943.66	2,619.35	13.53	145.78
.....	.....	.....	.....	.....	.....	125.00
39,083.57	44,911.34	65.5	41,062.42	40,697.07	82.52	1,539.04
437.59	1,152.50	18.8	1,963.23	1,142.88	10.83	133.72
U. S. Branches of Alien Companies						
8,991.37	14,870.50	60.1	9,425.87	13,138.39	109.64	1,004.79
1,391.25	1,909.72	38.2	767.25	2,219.72	15.14	160.14
2,587.94	4,894.54	46.7	5,179.48	4,314.37	42.93	374.70
.....	20.00	4.8	.....	20.00	.....	125.00
17,127.03	11,558.05	33.2	15,200.03	9,348.15	53.34	659.22
4,076.08	3,602.23	40.8	4,627.33	3,153.89	27.76	250.34
121.85	233.60	13.4	422.85	211.38	4.96	125.00
d 590.84	12,353.40	270.0	163.16	9,841.40	19.41	180.30
27,678.17	18,464.54	34.5	22,183.80	18,321.69	133.20	1,120.91
7,648.93	21,021.05	98.5	7,823.93	9,112.05	62.54	587.26
450.51	12,493.13	138.4	492.51	2,769.13	38.06	329.51
811.77	59.52	4.1	768.77	4.52	5.51	125.00
.....	81.80	8.7	.....	53.80	.....	125.00
1,250.76	1,035.79	39.6	1,255.93	916.42	25.81	231.70
2,496.13	7,825.03	101.8	2,501.86	4,787.07	24.02	217.18
15,971.70	11,662.24	46.8	18,286.70	10,313.24	85.67	769.28
22.20	78.24	8.1	21.20	19.24	2.75	125.00
6,560.56	38,526.16	114.5	7,087.46	38,653.73	109.78	992.30
11,786.11	22,900.82	104.1	16,434.53	23,283.07	70.46	614.02
2,251.07	5,366.71	60.6	2,281.07	5,406.71	16.43	182.14
20,603.14	56,582.75	131.4	24,063.14	35,656.75	64.24	1,174.30
1,876.05	d 22.99	.....	531.05	1,327.01	6.93	125.00
5,336.98	6,586.71	43.1	4,346.22	7,835.47	44.11	383.65
30,374.29	51,158.25	71.9	39,597.29	45,661.30	111.62	1,085.00
7,197.82	12,688.84	54.4	5,133.82	14,358.84	71.01	602.03
1,521.90	64.41	2.7	1,521.90	47.74	5.30	125.00
1,169.94	281.10	.....	1,617.00	282.10	2.93	125.00
7,497.91	14,315.60	78.4	7,540.94	9,526.74	50.86	454.39
9,964.33	21,986.54	79.3	13,908.19	11,844.01	89.87	746.31
1,694.65	2,448.65	13.5	7,383.53	3,028.65	42.66	537.85
1,742.09	2,610.03	37.8	2,607.09	2,835.03	15.75	166.75
10,274.82	10,213.37	52.6	10,284.80	12,292.50	52.18	896.20
6,817.08	21,100.09	115.9	10,751.25	7,294.85	39.21	340.62
978.73	1,933.70	25.1	609.73	2,025.70	14.15	143.96
.....	.....	.....	.....	.....	1.20	125.00
5,179.05	14,694.68	81.7	4,923.05	13,966.68	37.00	321.24

Table "A" FIRE INSURANCE COMPANIES

(Continued)

STOCK COMPANIES	Net Risks Written		Net Premiums Received	
	1927	1928	1927	1928
Mutual Companies of Other States				
Fitchburgh (Mass.)	111,763	117,757	2,747.09	2,681.15
Grain Dealers' (Indiana)	d 95,562	173,983	18,616.43	23,160.27
Hardware Dealers (Wis.)	2,724,381	3,103,130	31,036.75	33,441.31
Michigan Millers (Michigan)	1,039,249	1,454,789	26,688.62	30,538.92
Millers' (Illinois)	341,112	1,166,550	13,994.94	15,610.19
Millers' National (Illinois)	849,386	1,361,033	20,851.82	15,886.50
Mill Owners (Iowa)	1,698,126	1,794,519	18,606.19	17,614.43
Minnesota Implement (Minn.)	2,551,616	2,759,072	25,284.78	29,532.41
National Implement (Minn.)	614,842	677,656	9,391.41	11,040.88
Northwestern (Wash.)	2,774,382	3,834,155	44,513.92	61,868.19
Ohio Farmers (Ohio)	.....	64,285	.....	1,235.93
Ohio Millers (Ohio)	.....	.....	.....	.....
Retail Hardware (Minn.)	2,557,563	3,423,701	27,196.13	36,563.96
United (Mass.)	506,722	864,389	8,397.73	16,004.58
TOTALS	291,385,747	330,882,258	4,778,771.86	5,125,821.96
COMPANIES ADMITTED FOR REINSURANCE ONLY	19,013,903	18,504,553	239,919.79	231,211.57
GRAND TOTALS	$310,399,650	$349,386,811	$5,018,691.65	$5,357,033.53

d Deduct.
† Montana Property Tax Deducted.

MONTANA BUSINESS 1928

Table "A"

(Continued)

Net Losses Incurred		Ratio Losses Incurred to Net Premiums %	Net Losses Paid		Fire Marshal Tax Paid During Year	Premium Tax Paid During Year
1927	1928		1927	1928		
Mutual Companies of Other States						
3,013.39	4,152.53	154.9	2,017.31	4,086.53	6.87	125.00
31.81	5,532.07	23.9	31.81	5,532.07	96.26	136.91
43,627.68	34,972.83	104.6	37,773.52	33,500.76	71.31	645.74
7,236.88	24,306.80	79.6	4,707.36	21,961.17	64.32	549.56
2,232.43	11,397.95	73.0	32.43	11,432.01	34.62	304.90
4,983.19	12,083.34	76.1	5,783.19	11,967.34	49.70	464.26
5,032.43	10,596.87	60.2	5,032.43	10,547.27	45.59	397.12
27,030.27	26,575.04	90.0	26,619.60	24,522.44	60.78	530.70
5,229.85	7,471.07	67.7	3,729.85	4,921.07	23.43	212.83
8,077.94	44,133.49	71.3	6,723.79	41,661.53	105.28	915.28
.....	.....	.....	.....	.....	.....	125.00
.....	.....	.....	.....	.....	36.12	44.73
30,908.29	28,834.64	78.9	29,860.98	23,171.67	64.91	568.92
1,000.00	8,586.39	53.6	.....	7,522.39	20.82	192.95
2,232,988.67	3,084,301.23	60.2	2,256,962.11	2,822,031.14	8,599.03	107,148.83
117,518.86	147,512.36	63.8	146,193.13	195,361.88	Ceding Companies Pay These Taxes	
$2,350,507.53	$3,231,813.59	60.3	$2,403,155.24	$3,017,393.02	$8,599.03	$107,148 83

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Table "A-1" FIRE INSURANCE COMPANIES

STOCK COMPANIES	Fire Business		
	Net Risks	Net Premiums	Losses Incurred
Montana Companies			
Rocky Mountain	$ 5,988,838	$ 115,279.15	$ 53,760.68
Companies of Other States			
Aetna (Conn.)	7,124,231	112,699.88	66,891.73
Agricultural (N. Y.)	1,127,500	17,984.45	4,901.08
Albany (N. Y.)	367,500	5,403.01	1,468.21
Alliance (Pa.)	1,022,810	17,022.10	11,108.39
American Alliance (N. Y.)	343,606	5,410.75	3,465.65
American Central (Mo.)	1,749,357	32,050.99	15,754.89
American Druggists (Ohio)	38,600	1,375.97	632.39
American Eagle (N. Y.)	844,746	17,057.17	13,198.30
American Equitable (N. Y.)	105,833	1,815.97	2,578.55
American (N. J.)	2,536,330	46,339.36	22,961.08
American & Foreign (N. Y.)	473,185	7,168.96	5,197.96
American National (Ohio)	416,459	6,914.76	1,821.14
Automobile (Conn.)	939,038	14,247.48	7,744.97
Baltimore American (N. Y.)	43,982	708.74	19.71
Bankers & Shippers (N. Y.)	1,043,125	11,856.77	19,221.51
Boston (Mass.)	503,270	8,679.97	5,167.52
California (Calif.)	1,225,299	19,429.67	9,230.17
Camden (N. J.)	982,767	17,819.34	9,341.91
Capital (Calif.)	470,685	7,139.01	5,197.96
Citizens (Mo.)	1,022,723	14,929.49	5,991.60
City of New York (N. Y.)	249,825	4,013.10	1,117.94
Columbia (N. J.)	182,119	3,093.38	2,097.25
Commerce (N. Y.)	147,938	2,126.82	1,069.76
Commercial Union (N. Y.)	285,065	5,337.77	750.59
Commonwealth (N. Y.)	299,305	4,916.19	2,542.96
Concordia (Wis.)	162,506	3,528.59	1,380.45
Connecticut (Conn.)	1,760,884	34,037.67	29,161.60
Continental (N. Y.)	6,518,393	121,462.18	70,576.91
Cosmopolitan (N. Y.)	.....	.....	.....
County (Pa.)	85,206	1,848.04	1,117.41
Eagle (N. Y.)	253,675	3,219.70	3,435.93
Employers' (Mass.)	d 163	1,111.22	2,763.13
Equitable (R. I.)	881,209	14,852.45	9,819.82
Eureka-Security (Ohio)	592,903	5,329.05	2,116.10
Export (N. Y.)	.....	.....	.....
Federal (N. J.)	468,649	8,607.65	2,623.75
Federal Union (N. Y.)	255,691	3,244.27	1,144.45
Fidelity-Phenix (N. Y.)	4,471,789	74,146.00	36,968.85
Fire Association (Pa.)	2,462,081	43,938.85	20,181.99
Fireman's Fund (Calif.)	8,215,555	130,839.19	99,993.02
Fireman's (N. J.)	928,778	16,052.56	15,338.67
First American (N. Y.)	16,959	429.35	.....
Franklin (Pa.)	2,266,786	44,979.88	11,683.73
General Exchange (N. Y.)	.....	.....	.....
General (Wash.)	1,606,436	15,814.74	2,710.63
Girard (Pa.)	7,966	391.26	5,727.37
Glens Falls (N. Y.)	1,250,627	20,860.91	12,882.15
Globe & Rutgers (N. Y.)	12,559,829	91,100.57	43,760.12
Granite State (N. H.)	83,156	1,041.89	419.32
Great American (N. Y.)	3,175,470	48,693.98	17,675.54

MONTANA BUSINESS 1928 — Table "A-1"

Automobile Business			Inland Marine Business		
Net Risks	Net Premiums	Losses Incurred	Net Risks	Net Premiums	Losses Incurred
Montana Companies					
$ 701,062	$ 6,975.13	$ 2,977.47	$.....	$.....	$.....
Companies of Other States					
488,866	5,074.06	1,905.35	847,698	182.86	9.00
746,600	11,051.02	3,627.85	7,500	111.00	5.24
40,431	1,167.81	43.28	.....	.....	.....
57,355	1,764.56	1,307.55	160,866	111.13	22.70
3,692	99.56	227.51	393	3.88	.83
765,528	10,268.48	5,588.26	.....	.....	.....
.....	.....	.....	.....	.....	.....
38,730	923.34	2,184.04	755,224	213.31	8.50
.....	.....	.....	.....	.....	.....
115,319	1,460.28	459.97	106,113	258.35	15.93
19,600	501.34	.....	4,231,213	445.27	.....
29,030	992.79	9.60	.....	.....	.....
845,460	21,228.05	8,231.54	1,055,445	6,631.30	583.72
2,000	30.00	.....	.....	.....	.....
464,400	13,406.07	4,663.20	.....	.....	.....
91,132	1,249.69	304.57	600	15.21	.....
752,675	12,781.60	6,009.51	.....	.....	.....
123,745	1,350.54	d 1,848.50	.....	.....	.....
11,255	169.22	.....	.....	.....	.....
91,745	3,533.37	2,222.44	.....	.....	.....
24,736	713.92	866.12	2,500	5.00	.....
662,675	5,334.33	2,319.00	1,081	31.74	14.03
140,968	1,382.09	1,353.40	2,450	49.00	.....
1,500	26.25	.....	.....	.....	.....
76,400	2,816.93	1,171.95	12,250	103.00	22.39
.....	.....	.....	.....	.....	.....
122,670	1,362.07	748.27	400	8.00	.....
198,631	5,947.20	4,151.58	353,957	695.40	354.11
.....	.....	.....	.....	.....	.....
9,880	224.04	.....	.....	.....	.....
18,565	405.26	.....	.....	.....	.....
107,449	2,144.60	2,151.18	.....	.....	.....
152,393	2,738.50	2,481.45	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
3,500	33.08	.....	8,259,500	908.25	15,247.33
3,295	64.89	9.20	.....	.....	.....
304,678	8,060.19	8,147.05	1,781,987	489.01	19.11
226,809	6,729.32	4,805.40	.....	.....	.....
1,547,700	12,937.36	8,016.91	716.608	2,242.66	75.00
44,674	1,502.31	1,151.50	106,114	258.35	15.93
.....	.....	.....	.....	.....	.....
146,968	4,466.52	1,445.40	85,894	d 2.96	.....
3,874,744	71,135.13	30,013.60	.....	.....	.....
.....	.....	.....	.....	.....	.....
d 175	16.93	.....	.....	.....	.....
344,639	3,794.73	10,217.32	1,125,013	434.07	d 90.88
338,683	8,645.37	1,488.79	.....	.....	.....
.....	.....	.....	.....	.....	.....
86,950	1,448.47	1,637.52	1,055,685	506.57	7.48

Table "A-1" FIRE INSURANCE COMPANIES
(Continued)

STOCK COMPANIES	Fire Business		
	Net Risks	Net Premiums	Losses Incurred
Hampton Roads (Va.)	Withdrew		
Hanover (N. Y.)	1,449,219	29,456.45	17,816.19
Hartford (Conn.)	11,329,276	139,867.36	80,126.89
Home (Calif.)	1,391,161	31,476.18	15,396.98
Home (N. Y.)	9,928,608	173,862.34	59,928.72
Hudson (N. Y.)	952,560	16,744.67	3,956.84
Imperial (N. Y.)	253,877	4,074.61	9,325.46
Insurance Co. of N. A. (Pa.)	8,726,927	120,192.32	78,698.55
Insurance Co. of Pa. (Pa.)	134,917	1,701.69	1,976.31
Lafayette (La.)	72,327	1,124.49	668.82
Manhattan (N. Y.)	169,187	2,050.32	5,249.41
Maryland (Md.)	.....	.....	.....
Massachusetts (Mass.)	90,813	1,215.73	358.46
Mechanics (Pa.)	145,076	2,857.94	607.10
Mercantile (N. Y.)	432,034	8,821.76	4,364.82
Merchants (Colo.)	1,094,990	21,823.63	8,049.96
Merchants (N. Y.)	1,667,936	26,905.83	5,910.00
Merchants (R. I.)	125,517	2,031.18	123.76
Mercury (Minn.)	783,805	11,249.30	6,802.39
Michigan (Mich.)	436,064	6,096.40	9,944.52
Milwaukee Mechanics (Wis.)	1,675,763	31,718.00	23,284.43
Minneapolis (Minn.)	.....	.....	.....
National Ben-Franklin (Pa.)	61,276	1,569.29	969.68
National (Conn.)	2,517,785	47,733.57	33,646.96
National Liberty (N. Y.)	1,641,097	38,305.69	16,217.60
National Security (Neb.)	4,000	47.84	.....
National Union (Pa.)	948,392	17,012.43	33,563.50
New Brunswick (N. J.)	135,600	2,558.39	1,049.71
New England (Mass.)	190,405	1,703.58	270.38
Newark (N. J.)	1,327,041	20,382.41	14,810.36
New Hampshire (N. H.	583,028	9,513.62	9,027.72
New Jersey (N. J.)	52,800	579.61	1,752.00
New York (N. Y.)	2,118,130	36,010.02	15,315.26
Niagara (N. Y.)	2,866,843	40,118.86	19,009.34
North River (N. Y.)	1,318,955	18,148.98	14,996.60
Northwestern (Minn.)	1,282,956	24,014.10	5,629.31
Northwestern National (Wis.)	1,437,593	27,422.97	5,988.63
Occidental (Calif.)	96,650	1,220.36	4.45
Old Colony (Mass.)	73,078	1,033.89	378.68
Orient (Conn.)	322,564	5,066.15	6,249.22
Pacific (N. Y.)	666,125	10,886.06	20,122.07
Patriotic (N. Y.)	145,196	1,926.54	5,940.27
Pennsylvania (Pa.)	920,534	16,544.51	8,306.48
Peoples National (N. Y.)	18,300	222.40	.....
Philadelphia (Pa.)	541,099	8,630.63	5,554.20
Phoenix (Conn.)	4,055,917	67,869.84	69,709.97
Providence-Washington (R. I.)	407,248	6,209.00	5,045.27
Provident (N. Y.)	46,892	246.79	20.43
Queen (N. Y.)	3,017,447	46,011.78	32,600.95
Reliance (Pa.)	246,276	4,394.56	2,018.20
Rhode Island (R. I.)	219,955	3,308.39	432.82
Richmond (N. Y.)	416,298	5,289.28	3,845.46
Rochester American (N. Y.)	4,187	93.98	.....
Safeguard (N. Y.)	243,008	3,628.91	204.07
Security (Conn.)	507,102	8,193.54	4,573.19

MONTANA BUSINESS 1928

Table "A-1"
(Continued)

Automobile Business			Inland Marine Business		
Net Risks	Net Premiums	Losses Incurred	Net Risks	Net Premiums	Losses Incurred
295,452	2,650.14	1,991.84	56,593	137.78	8.50
2,798,864	33,042.65	10,545.48	2,246,372	982.26	20.14
.....	.....	.....	69,836	263.88	.....
1,911,978	44,476.78	17,522.57	18,119,698	5,387.21	421.99
9,654	321.74	16.90	.....	.....	.....
835,547	6,725.89	3,287.88	1,363	40.02	17.69
487,514	14,998.72	11,114.17	2,359,362	1,630.02	2,732.90
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	4.60	d 729.96	.....	.....	.....
338,193	8,050.82	3,392.81	.....	.....	.....
616	16.59	37.92	66	.64	.14
.....	.....	.....	.....	.....	.....
88,700	2,940.87	487.04	6,444	212.20	160.50
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
4,300	61.15	.....	3,557	83.10	.....
.....	.....	.....	.....	.....	.....
183,955	3,561.34	591.25	6,204	92.50	3.70
.....	.....	.....	.....	.....	.....
3,510	102.10	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
419,293	7,524.29	125.00	21,000	67.38	.....
.....	.....	.....	53,622	37.05	7.57
1,562,735	14,747.28	16,850.53	200	2.00	.....
87,652	1,608.81	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
131,755	4,245.24	1,641.73	.....	.....	.....
39,935	967.24	110.35	.....	.....	.....
15,000	350.03	.....	.....	.....	.....
363,643	7,031.27	3,189.07	.....	.....	.....
395,157	10,550.25	5,184.62	.....	.....	.....
39,710	430.05	2,145.66	18,816	243.00	40.86
126,600	1,127.86	175.55	.....	.....	.....
199,410	7,322.07	7,821.53	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
d 2,600	41.52	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
222,900	6,854.42	2,093.39	58,652	969.04	155.96
.....	.....	.....	.....	.....	.....
28,678	882.28	653.77	39,817	74.09	15.13
73,971	1,002.17	201.82	33,140	19.88	110.00
80,183	2,548.22	1,825.09	38,341	173.21	.....
.....	.....	.....	.....	.....	.....
438,441	10,730.70	9,125.83	.....	.....	.....
22,681	672.93	480.53	.....	.....	.....
.....	.....	.....	.....	.....	.....
d 970	d 16.71	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
72,920	1,323.21	525.30	3,733	38.16	14.68

Table "A-1" FIRE INSURANCE COMPANIES
(Continued)

STOCK COMPANIES	Fire Business		
	Net Risks	Net Premiums	Losses Incurred
Sentinel (Mass.)	190,406	1,703.61	316.88
Springfield (Mass.)	6,058,960	100,252.60	53,926.06
St. Paul (Minn.)	3,613,658	62,941.51	35,582.58
Standard (Conn.)	451,834	6,112.74	2,120.25
Star (N. Y.)	767,073	9,767.81	3,433.37
Stuyvesant (N. Y.)	306,537	2,003.41	d 544.62
Superior (Pa.)	5,966	307.30	895.34
Travelers (Conn.)	741,754	8,280.75	5,288.43
Trinity (Texas)	38,000	555.40	312.86
Twin City (Minn.)	344,713	8,885.69	2,651.17
United Firemen's (Pa.)	261,381	4,322.28	2,886.78
United States (N. Y.)	2,181,059	38,186.37	66,504.36
U. S. Merchants & Shippers (N. Y.)	d 480,000	d 2,018.16	.....
Utah Home (Utah)	147,825	1,976.90	2,686.70
Victory (Pa.)	246,295	4,394.55	2,018.18
Virginia (Va.)	13,800	224.03	.....
Westchester (N. Y.)	2,583,623	45,846.43	25,326.71
World (Conn.)	154,006	3,262.86	388.99
U. S. Branch of Alien Companies			
Atlas (London)	793,161	18,340.81	13,631.47
British America (Toronto)	643,615	4,939.24	1,909.72
Caledonian (Edinburgh)	560,200	10,430.94	4,894.54
Century (Scotland)	4,000	68.00	.....
Commercial Union (London)	2,088,812	24,551.19	8,817.81
Eagle Star & Brit. Dom. (London)	670,696	8,629.75	3,602.23
General (Paris)	69,955	1,749.39	233.60
Law Union & Rock (London)	264,372	4,577.63	12,353.40
Liverpool London & Globe (Liv.)	4,091,055	51,917.58	18,311.28
London (London)	1,099,056	17,944.94	19,453.22
London & Lancashire (London)	558,623	9,026.00	12,493.13
London & Prov. M. & G. (London)	103,147	1,434.10	59.52
London and Scottish (London)	62,800	885.21	13.89
Netherlands (The Hague)	150,105	2,602.95	1,035.79
New Zealand (Auckland)	455,207	7,690.38	7,825.03
North British & Merc. (London)	1,381,561	21,843.78	10,880.03
North China (Shanghai)	73,594	960.51	78.24
Northern (London)	1,707,508	31,588.84	38,155.91
Norwich Union (Norwich)	1,353,816	21,269.07	21,411.44
Palatine (London)	386,716	7,445.31	5,296.76
Phoenix (London)	975,555	15,905.48	34,245.54
Queensland (Sydney)	147,994	2,203.38	d 22.99
Royal Exchange (London)	916,054	14,757.78	6,584.55
Royal (Liverpool)	5,099,315	65,180.99	46,615.73
Scottish Union & Nat. (Edinburgh)	1,340,226	22,446.24	12,673.84
South British (Auckland)	119,025	2,413.33	64.41
State (Liverpool)	d 52,270	d 188.70	281.10
Sun (London)	1,059,968	16,848.81	13,426.16
Svea (Gothenberg)	1,459,298	27,416.30	21,933.90
Tokio M. & F. (Tokio)	3,216,773	15,824.54	1,662.49
Union (London)	314,575	6,361.49	2,337.53
Union (Hong Kong)	1,026,815	16,051.83	7,796.17
Urbaine (Paris)	1,336,151	17,379.51	21,000.61
Western (Toronto)	985,014	7,618.64	1,931.54
Yorkshire (York)	1,592,747	17,802.66	14,694.68

MONTANA BUSINESS 1928

Table "A-1"
(Continued)

Automobile Business			Inland Marine Business		
Net Risks	Net Premiums	Losses Incurred	Net Risks	Net Premiums	Losses Incurred
.....	.....	.....	.....	.....	.....
.....	.....	.....	1,029,546	161.34	d 241.35
449,353	4,495.14	152.29	2,833,755	4,345.58	1,835.83
.....	.....	.....	6,942	33.91	1.57
9,885	194.68	27.60	.....	.....	.....
1,500	33.25	258.13	.....	.....	.....
57,725	1,209.67	.....	.....	.....	.....
795	22.48	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
17,150	205.36	1,582.88	.....	.....	.....
921,983	7,421.69	2,694.95	1,504	44.16	19.51
4,300	54.34	2,115.00	16,132	240.51	28.03
554,439	12,270.92	5,129.59	25,516	382.49	24.27
.....	.....	.....	.....	.....	.....
22,680	672.93	480.53	.....	.....	.....
9,300	93.30	.....	.....	.....	.....
138,191	4,652.64	3,428.00	6,069	94.50	.95
94,030	824.56	51.39	2,250	50.50	.....
U. S. Branch of Alien Companies					
213,672	6,331.21	1,239.03	.....	.....	.....
4,000	57.91	.....	.....	.....	.....
2,600	45.80	.....	.....	.....	.....
.....	.....	.....	13,440	345.69	20.00
191,606	3,006.36	2,311.99	6,211,942	7,208.33	428.25
3,450	121.95	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
52,721	1,038.29	147.20	.....	.....	.....
87,568	3,380.88	1,567.83	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	67.91
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
62,300	1,683.65	80.50	3,135	97.46	.....
.....	.....	.....	.....	.....	.....
41,856	1,170.62	350.00	10,393	92.59	20.25
21,360	551.77	1,489.38	500	19.80	.....
74,432	1,414.98	69.95	.....	.....	.....
3,342,188	26,903.60	22,194.30	6,452	199.68	70.74
.....	.....	.....	.....	.....	.....
29,455	300.16	.....	4,964	74.24	2.16
199,565	5,826.02	4,538.07	500	17.30	.....
30,670	285.56	15.00	.....	.....	.....
.....	.....	.....	.....	.....	.....
d 4,200	d 12.43	.....	.....	.....	.....
155,100	1,375.52	889.44	6,829	32.47	.....
9,654	321.75	52.64	.....	.....	.....
78,162	1,878.51	758.13	22,809	372.72	28.03
50,660	514.71	272.50	.....	.....	.....
83,140	3,373.93	2,407.84	.....	.....	.....
118	4.95	49.06	.....	.....	.....
1,200	11.70	.....	4,964	74.02	2.16
.....	.....	.....	.....	.....	.....

Table "A-1" FIRE INSURANCE COMPANIES
(Continued)

STOCK COMPANIES	Fire Business		
	Net Risks	Net Premiums	Losses Incurred
Mutual Companies of Other States			
Fitchburgh (Mass.)	117,757	2,681.15	4,152.53
Grain Dealers' (Indiana)	126,358	22,468.27	5,405.32
Hardware Dealers (Wis.)	2,342,650	29,119.25	31,564.45
Michigan Millers (Michigan)	1,358,248	30,364.11	24,306.80
Millers' (Illinois)	1,055,263	15,509.18	11,397.95
Millers' National (Illinois)	990,966	13,234.18	11,907.61
Mill Owners (Iowa)	1,734,302	17,507.15	10,596.87
Minnesota Implement (Minn.)	2,330,280	28,193.07	24,772.54
National Implement (Minn.)	669,656	11,008.61	7,471.07
Northwestern (Wash.)	3,290,741	55,720.30	41,333.22
Ohio Farmers (Ohio)	60,400	1,164.31	.....
Retail Hardware (Minn.)	2,538,375	30,714.62	16,378.29
United (Mass.)	863,539	15,956.06	8,522.39
TOTALS	218,063,019	3,362,082.66	2,101,842.58
COMPANIES ADMITTED FOR REINSURANCE ONLY	18,213,360	230,260.08	146,253.72
GRAND TOTALS	$236,276,379	$3,592,342.74	$2,248,096.30

d Deduct.

MONTANA BUSINESS 1928

Table "A-1"
(Continued)

Automobile Business			Inland Marine Business		
Net Risks	Net Premiums	Losses Incurred	Net Risks	Net Premiums	Losses Incurred
Mutual Companies of Other States					
.....	.....	.....	.....	.....	.....
14,175	445.81	20.05	.....	.....	.....
666,683	4,031.34	3,408.38	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
20,525	218.00	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
342,663	1,295.88	1,802.50	.....	.....	.....
.....	.....	.....	.....	.....	.....
537,009	6,134.86	2,800.27	.....	.....	.....
3,885	71.62	.....	.....	.....	.....
782,454	5,436.20	12,456.35	.....	.....	.....
850	48.52	64.00	.....	.....	.....
34,477,186	542,273.51	295,401.66	54,012,949	38,041.11	22,328.49
3,851	213.42	132.19	.....	.....	.....
$34,481,037	$542,486.93	$295,533.85	$54,012,949	$38,041.11	$22,328.49

Table "A-2" FIRE INSURANCE COMPANIES

STOCK COMPANIES	Hail Business		
	Net Risks	Net Premiums	Losses Incurred
Montana Companies			
Rocky Mountain	$ 887,979	$ 87,781.43	$ 37,803.84
Companies of Other States			
Aetna (Conn.)	254,300	23,443.78	15,010.69
Agricultural (N. Y.)	.....	.....	.....
Albany (N. Y.)	.....	.....	.....
Alliance (Pa.)	.....	.....	.....
American Alliance (N. Y.)	183,883	18,854.83	15,411.79
American Central (Mo.)	.....	.....	.....
American Druggists (Ohio)	.....	.....	.....
American Eagle (N. Y.)	236,427	23,061.58	14,268.21
American Equitable (N. Y.)	.....	.....	.....
American (N. J.)	.....	.....	.....
American & Foreign (N. Y.)	.....	.....	.....
American National (Ohio)	.....	.....	.....
Automobile (Conn.)	.....	.....	.....
Bankers & Shippers (N. Y.)	.....	.....	.....
Boston (Mass.)	.....	.....	.....
California (Calif.)	.....	.....	.....
Camden (N. J.)	.....	.....	.....
Capital (Calif.)	.....	.....	.....
Citizens (Mo.)	.....	.....	.....
City of New York (N. Y.)	13,182	4,301.30	1,666.05
Columbia (N. J.)	.....	.....	.....
Commerce (N. Y.)	.....	.....	.....
Commercial Union (N. Y.)	.....	.....	.....
Commonwealth (N. Y.)	.....	.....	.....
Concordia (Wis.)	.....	.....	.....
Connecticut (Conn.)	.....	.....	.....
Continental (N. Y.)	1,182,140	115,307.89	71,341.05
Cosmopolitan (N. Y.)	.....	.....	.....
County (Pa.)	.....	.....	.....
Eagle (N. Y.)	.....	.....	.....
Employers' (Mass.)	.....	.....	.....
Equitable (R. I.)	.....	.....	.....
Eureka-Security (Ohio)	.....	.....	.....
Export (N. Y.)	.....	.....	.....
Federal (N. J.)	187,330	17,644.69	4,032.76
Federal Union (N. Y.)	.....	.....	.....
Fidelity-Phenix (N. Y.)	945,713	92,246.30	57,072.84
Fire Association (Pa.)	.....	.....	.....
Fireman's Fund (Calif.)	.....	.....	.....
Firemen's (N. J.)	.....	.....	.....
First American (N. Y.)	.....	.....	.....
Franklin (Pa.)	633,591	56,092.71	29,284.50
General Exchange (N. Y.)	.....	.....	.....
General (Wash.)	.....	.....	.....
Girard (Pa.)	.....	.....	.....
Glens Falls (N. Y.)	.....	.....	.....
Globe & Rutgers (N. Y.)	1,006,221	99,369.68	53,319.07
Great American (N. Y.)	353,867	35,870.16	16,072.05
Hampton Roads (Va.)	Withdrew		
Hanover (N. Y.)	.....	.....	.....

MONTANA BUSINESS 1928 — Table "A-2"

Tornado Business			Miscellaneous Business		
Net Risks	Net Premiums	Losses Incurred	Net Risks	Net Premiums	Losses Incurred
Montana Companies					
$ 283,650	$ 1,520.46	$ 124.30	$.....	$.....	$.....
Companies of Other States					
675,994	2,601.15	209.00	99,632	90.08	.....
1,100	3.92	6.58	4,500	9.24	.....
.....	.....	.....	.....	.....	.....
227	.12	.....	59,147	238.58	.....
2,485	12.57	.....	1,047	1.91	.....
4,673	19.80	.....	d 1,693	d 2.80	.....
.....	.....	.....	.....	.....	.....
20,273	92.92	.....	112	.24	.....
422,087	431.77	.....	12,925	68.50	.....
7,264	17.19	3.95	26,966	53.24	.....
2,632	12.69	.51	875	1.94	.....
.....	.....	.....	.....	.....	.....
613,665	495.07	.....	2,567,539	1,012.61	.....
7,000	59.60	.....	7,000	14.00	.....
2,248	5.06	.44	5,156	10.57	.....
237	.15	.....	56	.13	.....
7,227	15.73	.04	3,784	9.95	1.59
2,632	12.69	.51	875	1.94	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
2,704	9.11	4.86	1,265	1.64	.....
440	1.01	.93	112	.24	.....
237	.15	.....	d 4,960	d 10.42	.....
473	.30	.....	2,092	153.02	300.74
473	.14	.....	112	.24	.....
14,346	73.96	.....	16,727	34.01	.....
447,142	1,301.70	141.00	117,681	102.95	.....
.....	.....	.....	.....	.....	.....
345	.18	.....	56	.12	.....
2,500	5.50	.....	.....	.....	.....
d 157	.46	185.50	.....	.....	.....
24	.27	.44	1,460	3.50	.....
50,909	57.94	.42	94,500	126.03	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
8,678	29.66	.38	3,050	8.78	.....
263,243	815.95	111.67	88,695	107.29	.....
35,584	113.00	23.40	4,000	40.00	12.86
36,735	108.52	.....	81,827	244.85	.....
9,000	25.30	.....	.....	.26	.....
.....	.....	.....	.....	.....	.....
29,050	40.00	.....	31,000	407.25	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
474	.30	.....	112	.16	.....
7,540	19.69	13.99	18,948	13.94	.....
41,800	342.29	.....	10,800	19.42	.....
24,043	104.69	.....	5,176	9.41	.....
12,224	88.45	.65	2,302	5.51	.....

Table "A-2" FIRE INSURANCE COMPANIES
(Continued)

STOCK COMPANIES	Hail Business		
	Net Risks	Net Premiums	Losses Incurred
Hartford (Conn.)	31,200	90.96	.....
Home (Calif.)	.....	.....	.....
Home (N. Y.)	2,352,536	220,709.82	145,800.82
Hudson (N. Y.)	164,889	16,447.85	10,770.26
Imperial (N. Y.)	.....	.....	.....
Insurance Co. of N. A. (Pa.)	275,075	25,445.29	15,722.78
Insurance Co. of Pa. (Pa.)	.....	.....	.....
Lafayette (La.)	.....	.....	.....
Manhattan (N. Y.)	.....	.....	.....
Maryland (Md.)	.....	.....	.....
Massachusetts (Mass.)	91,354	9,007.90	2,755.74
Mechanics (Pa.)	.....	.....	.....
Mercantile (N. Y.)	.....	.....	.....
Merchants (Colo.)	.....	.....	.....
Merchants (N. Y.)	187,162	16,447.83	10,770.45
Merchants (R. I.)	.....	.....	.....
Mercury (Minn.)	.....	.....	.....
Michigan (Mich.)	.....	.....	.....
Milwaukee Mechanics (Wis.)	.....	.....	.....
Minneapolis (Minn.)	.....	.....	.....
National-Ben Franklin (Pa.)	.....	.....	.....
National (Conn.)	.....	.....	.....
National Liberty (N. Y.)	.....	.....	.....
National Security (Neb.)	.....	.....	.....
National Union (Pa.)	304,250	30,044.55	10,445.82
New Brunswick (N. J.)	.....	.....	.....
New England (Mass.)	.....	.....	.....
Newark (N. J.)	.....	.....	.....
New Hampshire (N. H.)	.....	.....	.....
New Jersey (N. J.)	.....	.....	.....
New York (N. Y.	.....	.....	.....
Niagara (N. Y.)	420,895	42,170.47	21,196.10
North River (N. Y.)	.....	.....	.....
Northwestern (Minn.)	357,204	34,880.83	4,661.65
Northwestern National (Wis.)	.....	.....	.....
Occidental (Calif.)	.....	.....	.....
Old Colony (Mass.)	.....	.....	.....
Orient (Conn.)	.....	.....	.....
Pacific (N. Y.)	.....	.....	.....
Patriotic (N. Y.)	.....	.....	.....
Pennsylvania (Pa.)	.....	.....	.....
Philadelphia (Pa.)	.....	.....	.....
Phoenix (Conn.)	.....	.....	.....
Providence-Washington (R. I.)	247,335	24,671.72	16,327.87
Provident (N. Y.)	.....	.....	.....
Queen (N. Y.)	.....	.....	.....
Reliance (Pa.)	.....	.....	.....
Rhode Island (R. I.)	.....	.....	.....
Richmond (N. Y.)	.....	.....	.....
Rochester-American (N. Y.)	.....	.....	.....
Safeguard (N. Y.)	.....	.....	.....
Security (Conn.)	.....	.....	.....
Sentinel (Mass.)	.....	.....	.....
Springfield (Mass.)	275,074	25,445.28	15,722.79
St. Paul (Minn.)	.....	.....	.....

MONTANA BUSINESS 1928

Table "A-2"
(Continued)

Tornado Business			Miscellaneous Business		
Net Risks	Net Premiums	Losses Incurred	Net Risks	Net Premiums	Losses Incurred
387,165	1,175.80	628.65	383,501	658.30	.....
1,737	11.43	.....	112	.24	.....
40,375	48.00	.....	55,600	84.61	.....
19,800	159.04	.....	.....	.....	.....
3,411	11.50	.....	1,593	2.06	.....
45,677	212.78	.....	144,566	820.76	.....
473	.30	.....	d 689	.20	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
414	2.10	.....	313	.94	.....
.....	.58	.....	.....	.24	.....
5,673	24.35	.....	2,108	153.15	300.74
51	.41	.65	2,190	5.27	.....
.....	.....	.....	.....	.....	.....
d 483	d .83	.23	730	1.76	.....
44,112	102.26	.....	56,520	61.80	.....
600	5.51	4.36	.....	.....	.....
8,000	29.90	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
.....	1.78	.....	.....	.24	.....
64,546	314.94	.....	.....	.....	.....
29,523	195.18	47.18	85,112	169.99	.....
.....	.....	.....	.....	.....	.....
3,450	7.62	.....	7,775	699.75	247.62
.....	.....	.....	.....	.....	.....
200	4.71	8.73	.....	.....	.....
7,608	35.70	1.41	56,558	13.83	.....
1,115	3.77	3.28	3,736	7.43	.....
.....	.....	.....	.....	.....	.....
6,363	40.08	.....	23,227	14.72	.....
2,397	5.49	.66	129,417	8.28	.....
3,000	27.30	.....	46,000	95.05	10.00
109,779	654.11	225.95	10,000	5.00	.....
40,900	175.61	22.90	.....	.....	.....
.....	.....	.....	.....	.....	.....
490	.44	.22	842	2.00	.....
.....	.....	.....	.....	.....	.....
2,500	9.80	.....	119,000	238.00	.....
237	.15	.....	56	.12	.....
9,773	38.85	.....	4,732	356.96	701.71
.....	.....	.....	.....	.....	.....
141,756	601.79	50.65	7,529	15.48	.....
271	.42	.....	1,516	3.63	.....
.....	.....	.....	.....	.....	.....
17,320	81.54	3.23	308,189	43.75	.....
3,558	11.30	2.34	333	3.33	.....
3,034	22.78	.46	1,460	3.52	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	278	.83	.....
.....	.....	.....	.....	.....	.....
1,994	4.22	3.08	7,855	17.53	.....
200	4.71	8.73	.....	.....	.....
123,067	586.63	27.08	30,213	52.46	.....
244,279	748.00	3.74	252,408	486.83	.....

Table "A-2" FIRE INSURANCE COMPANIES
(Continued)

STOCK COMPANIES	Hail Business		
	Net Risks	Net Premiums	Losses Incurred
Standard (Conn.)	.....	.....	.....
Star (N. Y.)	.....	.....	.....
Stuyvesant (N. Y.)	.....	.....	.....
Superior (Pa.)	.....	.....	.....
Travelers (Conn.)	.....	.....	.....
Trinity (Texas)	.....	.....	.....
Twin City (Minn.)	1,137,865	112,652.28	71,830.22
United Firemen's (Pa.)	.....	.....	.....
United States (N. Y.)	.....	.....	.....
U. S. Merchants & Shippers (N. Y.)	.....	.....	.....
Utah Home (Utah)	.....	.....	.....
Victory (Pa.)	.....	.....	.....
Virginia (Va.)	.....	.....	.....
Westchester (N. Y.)	178,796	17,638.59	16,155.68
World (Conn.)	20,775	2,001.50	712.12
U. S. Branch of Alien Companies			
Atlas (London)	.....	.....	.....
British America (Toronto)	.....	.....	.....
Caledonian (Edinburgh)	.....	.....	.....
Century (Scotland)	.....	.....	.....
Commercial Union (London)	.....	.....	.....
Eagle Star & Brit. Dom. (London)	.....	.....	.....
General (Paris)	.....	.....	.....
Law Union & Rock (London)	.....	.....	.....
Liverpool & London & Globe (Liverpool)	.....	.....	.....
London (London)	.....	.....	.....
London & Lancashire (London)	.....	.....	.....
London & Prov. M. & G. (London)	.....	.....	.....
London & Scottish (London)	.....	.....	.....
Netherlands (The Hague)	.....	.....	.....
New Zealand (Auckland)	.....	.....	.....
North British & Merc. (London)	.....	.....	.....
North China (Shanghai)	.....	.....	.....
Northern (London)	.....	.....	.....
Norwich Union (Norwich)	.....	.....	.....
Palatine (London)	.....	.....	.....
Phoenix (London)	.....	.....	.....
Queensland (Sydney)	.....	.....	.....
Royal Exchange (London)	.....	.....	.....
Royal (Liverpool)	.....	.....	.....
Scottish Union & Nat. (Edinburgh)	10,100	26.20	.....
South British (Auckland)	.....	.....	.....
State (Liverpool)	.....	.....	.....
Sun (London)	.....	.....	.....
Svea (Gothenberg)	.....	.....	.....
Tokio M. & F. (Tokio)	.....	.....	.....
Union (London)	.....	.....	.....
Union (Hong Kong)	.....	.....	.....
Urbaine (Paris)	.....	.....	.....
Western (Toronto)	.....	.....	.....
Yorkshire (York)	.....	.....	.....

MONTANA BUSINESS 1928

Table "A-2"
(Continued)

Tornado Business			Miscellaneous Business		
Net Risks	Net Premiums	Losses Incurred	Net Risks	Net Premiums	Losses Incurred
25,875	8.99	.....	9,125	5.06	.....
26,035	88.99	1.14	9,151	26.34	.....
.....	.....	.....	.....	.....	.....
473	.87	.....	112	.09	.....
588	.45	.....	d 1,722	.52	.....
.....	.....	.....	.....	.....	.....
82,663	613.02	1,994.82	.....	.....	.....
3,764	12.67	.....	1,759	2.28	.....
50,345	110.75	.....	50,259	1,035.04	.....
.....	.....	.....	.....	.....	.....
85	.67	1.09	3,650	8.78	.....
3,558	11.30	2.34	333	3.33	.....
.....	.....	.....	.....	.....	.....
24,987	99.14	.....	114,721	224.21	.....
119	.09	.....	d 345	.10	.....
U. S. Branch of Alien Companies					
1,525	4.88	.....	29,262	47.52	.....
.....	.....	.....	.....	.....	.....
3,856	8.61	.....	116	.25	.....
.....	.....	.....	.....	.....	.....
1,180	.74	.....	8,282	18.15	.....
17,643	55.53	.....	5,291	19.42	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
138,852	474.59	6.06	48,806	140.49	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
4,400	10.56	.....	.....	.....	.....
.....	.....	.....	25,100	51.50	.....
2,250	9.48	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
44,072	83.06	.....	312,455	1,233.02	701.71
.....	.....	.....	.....	.....	.....
153,075	773.03	.....	4,000	8.00	.....
9,836	64.60	.....	19,870	94.13	.....
473	.30	.....	d 4,888	d 2.08	.....
13,643	45.97	72.17	6,375	8.25	.....
.....	.....	.....	.....	.....	.....
473	.30	.....	75,912	134.99	.....
23,875	112.20	4.45	351,165	61.00	.....
51,273	205.11	.....	189,612	353.24	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
1,181	.74	.....	283	.62	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
4,999	31.05	.....	112	.24	.....
d 2,256	d 7.18	9.36	2,331	7.56	.....
7,802	720.71	50.42	11,728	94.35	.....
.....	.....	.....	.....	.....	.....
.....	.....	.....	51,000	189.41	.....

Table "A-2" FIRE INSURANCE COMPANIES
(Continued)

STOCK COMPANIES	Hail Business		
	Net Risks	Net Premiums	Losses Incurred
Mutual Companies of Other States			
Fitchburgh (Mass.)	.....	.....	.....
Grain Dealers' (Indiana)	.....	.....	.....
Hardware Dealers (Wis.)	.....	.....	.....
Michigan Millers (Michigan)	20,000	6.23	.....
Millers' (Illinois)	56,700	9.17	.....
Millers' National (Illinois)	.....	.....	.....
Mill Owners (Iowa)	.....	.....	.....
Minnesota Implement (Minn.)	.....	.....	.....
National Implement (Minn.)	.....	.....	.....
Northwestern (Wash.)	.....	.....	.....
Ohio Farmers (Ohio)	.....	.....	.....
Retail Hardware (Minn.)	.....	.....	.....
United (Mass.)	.....	.....	.....
TOTALS	12,015,843	1,151,670.82	658,155.15
COMPANIES ADMITTED FOR REINSURANCE ONLY	588.00	59.65	.....
GRAND TOTALS	$12,016,431	$1,151,730.47	$658,155.15

d Deduct.

MONTANA BUSINESS 1928

Table "A-2"
(Continued)

Tornado Business			Miscellaneous Business		
Net Risks	Net Premiums	Losses Incurred	Net Risks	Net Premiums	Losses Incurred
Mutual Companies of Other States					
.....	.....	.....	.....	.....	.....
33,450	246.19	106.70	.....	.....	.....
89,129	244.04	.....	4,668	46.68	.....
76,541	168.58	.....	.....	.....	.....
54,587	91.84	.....	.....	.....	.....
349,542	2,434.32	175.73	.....	.....	.....
60,217	107.28	.....	.....	.....	.....
86,129	43.46	.....	.....	.....	.....
8,000	32.27	.....	.....	.....	.....
6,405	13.03	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
98,204	366.46	.....	4,668	46.68	.....
.....	.....	.....	.....	.....	.....
5,974,414	21,088.30	4,296.38	6,338,847	10,665.56	2,276.97
30,473	144.67	799.70	256,281	533.75	326.75
$6,004,887	$21,232.97	$5,096.08	$6,595,128	$11,199.31	$2,603.72

FIRE INSURANCE COMPANIES FINANCIAL STATEMENTS—December 31, 1928 Table "A-3"

STOCK COMPANIES	Paid Up Capital	U. S. Deposit	Admitted Assets	Losses Unpaid	Liabilities Including Capital	Surplus Over All Liabilities	Surplus As Regards Policy Holders
Montana Companies							
Rocky Mountain	$ 275,000	$	$ 715,444.76	$ 17,393.42	$ 399,143.81	$ 316,300.95	$ 591,300.95
Companies of Other States							
Aetna (Conn.)	7,500,000		59,665,903.75	3,353,398.73	42,223,863.73	17,442,039.97	24,942,039.97
Agricultural (N. Y.)	2,000,000		15,072,985.53	944,237.73	10,897,020.96	4,175,964.57	6,175,964.57
Albany (N. Y.)	250,000		2,263,800.69	94,659.58	1,169,902.32	1,093,898.37	1,343,898.37
Alliance (Pa.)	1,000,000		8,919,168.52	711,242.00	5,470,694.49	3,448,474.03	4,448,474.03
American Alliance (N. Y.)	2,000,000		9,199,792.70	175,080.00	4,166,878.04	5,032,914.66	7,032,914.66
American Central (Mo.)	1,000,000		8,480,135.12	414,680.61	5,741,359.91	2,738,775.21	3,738,775.21
American Druggists (Ohio)	500,000		1,907,729.58	13,722.31	809,219.51	1,098,510.07	1,598,510.07
American Eagle (N. Y.)	1,000,000		15,812,186.51	791,579.49	9,737,898.39	6,074,288.12	7,074,288.12
American Equitable (N. Y.)	2,000,000		10,099,162.29	318,529.39	6,994,266.51	3,104,895.78	5,104,895.78
American (N. J.)	5,000,000		32,637,447.21	1,969,014.12	23,550,195.76	9,087,251.45	14,087,251.45
American & Foreign (N. Y.)	1,000,000		5,363,807.58	471,306.60	2,371,185.37	2,992,622.21	3,992,622.21
American National (Ohio)	500,000		1,523,448.41	64,008.77	1,116,071.79	407,376.62	907,376.62
Automobile (Conn.)	5,000,000		23,675,779.64	2,330,251.24	16,673,943.11	7,001,836.53	12,001,836.53
Baltimore American (N. Y.)	1,000,000		8,970,794.89	291,322.00	3,549,996.22	5,420,798.67	6,420,798.67
Bankers & Shippers (N. Y.)	1,000,000		6,475,562.25	621,668.60	4,444,466.87	2,031,095.38	3,031,095.38
Boston (Mass.)	3,000,000		24,697,125.78	1,816,021.81	12,232,918.79	12,464,206.99	15,464,206.99
California (Calif.)	1,000,000		5,226,803.33	240,093.72	3,855,474.31	1,371,329.02	2,371,329.02
Camden (N. J.)	2,000,000		13,502,577.75	738,674.00	8,690,339.02	4,812,238.73	6,812,238.73
Capital (Calif.)	400,000		953,307.66	14,351.25	623,382.56	329,925.10	729,925.10
Citizens (Mo.)	200,000		1,288,938.75	70,461.44	843,436.43	445,502.32	645,502.32
City of New York (N. Y.)	1,000,000		7,227,595.29	414,911.00	4,684,962.37	2,542,632.92	3,542,632.92
Columbia (N. J.)	400,000		3,078,867.97	103,292.00	1,573,810.78	1,505,057.19	1,905,057.19
Commerce (N. Y.)	1,000,000		4,520,181.26	289,308.32	3,201,720.38	1,318,460.88	2,318,460.88
Commercial Union (N. Y.)	1,000,000		3,337,378.24	162,235.00	2,518,514.90	818,863.34	1,818,863.34
Commonwealth (N. Y.)	1,000,000		7,522,290.17	505,326.00	5,024,407.05	2,497,883.12	3,497,883.12
Concordia (Wis.)	1,000,000		5,359,804.52	310,035.64	3,486,092.08	1,873,712.44	2,873,712.44
Connecticut (Conn.)	2,000,000		19,093,304.02	1,007,489.51	11,902,800.66	7,190,503.36	9,190,503.36
Continental (N. Y.)	15,000,000		91,655,480.11	2,802,221.38	54,545,829.83	37,109,650.28	52,109,650.28
Cosmopolitan (N. Y.)	1,000,000		2,613,133.83	2,033.00	1,613,133.83	1,000,000.00	2,000,000.00
County (Pa.)	500,000		1,819,389.01	64,803.40	1,155,676.52	663,712.49	1,163,712.49

Eagle (N. Y.)	500,000	.....	1,839,440.99	44,736.99	1,142,262.17	697,178.82	1,197,178.82
Employers' (Mass.)	1,000,000	.....	3,906,992.40	293,114.60	3,136,521.97	770,470.43	1,770,470.43
Equitable (R. I.)	1,000,000	.....	6,336,264.60	202,415.52	3,144,425.70	3,191,838.90	4,191,838.90
Eureka-Security (Ohio)	500,000	.....	3,319,749.48	101,908.10	2,109,099.69	1,210,649.79	1,710,649.79
Export (N. Y.)	600,000	.....	3,465,481.30	345,086.51	1,442,659.23	2,022,822.07	2,622,822.07
Federal (N. J.)	1,500,000	.....	13,704,109.43	1,562,189.00	7,574,307.16	6,129,802.27	7,629,802.27
Federal Union (N. Y.)	1,000,000	.....	2,385,746.05	82,977.86	1,838,080.95	547,665.10	1,547,665.10
Fidelity-Phenix (N. Y.)	10,000,000	.....	72,865,030.73	2,376,664.51	43,336,941.81	29,528,088.92	39,528,088.92
Fire Association (Pa.)	5,500,000	.....	31,318,410.07	1,453,099.20	19,450,090.18	11,868,319.89	17,368,319.89
Fireman's Fund (Calif.)	5,000,000	.....	34,403,956.84	3,221,448.75	25,741,017.74	8,262,939.10	13,662,939.10
Firemen's (N. J.)	13,500,000	.....	56,065,676.33	2,401,074.18	33,062,549.89	23,003,126.44	36,503,126.44
First American (N. Y.)	1,000,000	.....	4,096,766.85	69,370.35	2,345,257.63	1,751,509.22	2,751,509.22
Franklin (Pa.)	1,000,000	.....	12,946,433.69	929,443.00	8,871,491.86	4,074,941.83	5,074,941.83
General Exchange (N. Y.)	1,000,000	.....	13,693,919.00	823,419.52	9,452,379.26	4,241,539.74	5,241,539.74
General (Wash.)	1,000,000	.....	6,171,900.57	226,564 03	4,796,070.39	1,375,830.18	2,375,830.18
Girard (Pa.)	1,000,000	.....	6,036,606.06	310,239.13	3,834,467.72	2,202,138.34	3,202,138.34
Glens Falls (N. Y.)	4,000,000	.....	21,527,957.41	1,770,863.86	15,931,445.54	5,596,511.87	9,596,511.87
Globe & Rutgers (N. Y.)	7,000,000	.....	98,190,644.96	10,300,032.00	60,937,727.62	37,252,917.34	44,252,917.34
Granite State (N. H.)	1,000,000	.....	3,733,894.52	119,584.52	2,584,527.38	1,149,367.14	2,149,367.14
Great American (N. Y.)	15,000,000	.....	67,194,853.11	2,808,074.14	39,465,534.40	27,729,318.71	42,729,318.71
Hampton Roads (Va.)	Withdrew	.....	.....	.....	.....	.....	.....
Hanover (N. Y.)	3,000,000	.....	19,059,610.59	696,862.22	9,038,152.34	10,021,458.25	13,021,458.25
Hartford (Conn.)	10,000,000	.....	92,621,326.51	5,882,352.25	64,575,239.06	28,046,087.45	38,046,087.45
Home (Calif.)	1,000,000	.....	6,404,082.00	278,056.35	4,191,746.61	1,812,335.39	3,212,335.39
Home (N. Y.)	18,000,000	.....	102,797,291.58	6,713,666.00	72,977,512.15	29,819,779.43	47,819,779.43
Hudson (N. Y.)	500,000	.....	4,340,289.76	352,831.19	3,171,780.68	1,168,509.08	1,668,509.08
Imperial (N. Y.)	500,000	.....	3,892,942.40	126,280.00	1,961,804.34	1,931,138.06	2,431,138.06
Insurance Co. of N. A. (Pa.)	10,000,000	.....	86,029,362.68	7,569,330.00	50,279,334.22	25,000,000.00	45,750,028.46
Insurance Co. of Pa. (Pa.)	1,000,000	.....	7,896,724.12	311,424.34	4,765,657.28	3,131,066.84	4,131,066.84
Lafayette (La.)	200,000	.....	832,058.87	8,474.28	356,078.00	475,980.87	675,980.87
Manhattan (N. Y.)	400,000	.....	1,589,359.64	64,761.00	1,058,827.02	530,532.62	930,532.62
Maryland (Md.)	1,000,000	.....	2,763,553.48	88,462.00	1,625,825.30	1,137,728.18	2,137,728.18
Massachusetts (Mass.)	1,000,000	.....	2,772,096.85	124,735.98	1,610,398.67	1,161,698.18	2,161,698.18
Mechanics (Pa.)	600,000	.....	4,881,357.40	310,052.91	3,370,413.44	1,510,943.96	2,110,943.96
Mercantile (N. Y.)	1,000,000	.....	6,971,051.48	299,350.00	4,735,158.22	2,235,893.26	3,235,893.26
Merchants (Colo.)	350,000	.....	1,697,283.35	70,514.99	1,276,509.27	420,774.08	770,774.08
Merchants (N. Y.)	3,000,000	.....	13,612,590.67	578,058.29	8,997,078.21	4,615,512.46	7,615,512.46
Merchants (R. I.)	1,000,000	.....	3,152,733.15	191,346.98	2,501,698.30	651,034.85	1,651,034.85
Mercury (Minn.)	600,000	.....	2,924,220.61	199,030.74	2,209,012.35	715,208.26	1,315,208.26
Michigan (Mich.)	400,000	.....	2,868,825.03	169,651.63	2,221,289.90	647,535.13	1,047,535.13

FIRE INSURANCE COMPANIES FINANCIAL STATEMENTS—December 31, 1928 Table "A-3"

(Continued)

STOCK COMPANIES	Paid Up Capital	U. S. Deposit	Admitted Assets	Losses Unpaid	Liabilities Including Capital	Surplus Over All Liabilities	Surplus As Regards Policy Holders
Milwaukee Mechanics (Wis.)	2,000,000	.....	12,792,945.35	650,759.99	9,243,098.89	3,549,846.46	5,549,846.46
Minneapolis (Minn.)	400,000	.....	1,206,953.16	.....	781,120.29	425,832.87	825,832.87
National-Ben Franklin (Pa.)	1,000,000	.....	5,021,040.43	310,996.60	3,502,743.59	1,518,296.84	2,518,296.84
National (Conn.)	3,000,000	.....	46,402,714.06	2,505,556.05	29,805,114.51	16,597,599.55	19,597,599.55
National Liberty (N. Y.)	10,000,000	.....	42,533,162.40	1,210,435.00	21,951,566.32	20,581,596.08	30,581,596.08
National Security (Neb.)	1,000,000	.....	2,460,039.98	147,833.68	1,589,614.00	870,425.98	1,870,425.98
National Union (Pa.)	4,000,000	.....	20,252,856.23	1,687,869.54	17,456,710.94	2,796,145.29	6,796,145.29
New Brunswick (N. J.)	1,000,000	.....	4,254,963.78	167,990.07	2,705,671.70	1,549,292.08	2,549,292.08
New England (Mass.)	300,000	.....	1,297,787.10	40,507.71	586,178.48	711,608.62	1,011,608.62
Newark (N. J.)	1,500,000	.....	9,265,725.74	479,743.99	6,336,762.10	2,928,963.64	4,428,963.64
New Hampshire (N. H.)	2,500,000	.....	16,486,770.88	651,872.36	9,260,092.08	7,226,678.80	9,726,678.80
New Jersey (N. J.)	1,000,000	.....	4,400,382.86	326,057.83	3,489,385.29	910,997.57	1,910,997.57
New York (N. Y.)	2,000,000	.....	6,551,262.34	75,143.68	2,929,916.75	3,621,345.59	5,621,345.59
Niagara (N. Y.)	5,000,000	.....	28,374,879.43	1,684,504.00	18,369,896.60	10,004,982.83	15,004,982.83
North River (N. Y.)	2,000,000	.....	25,772,401.97	1,904,062.00	13,924,198.08	11,848,203.89	13,848,203.89
Northwestern (Minn.)	500,000	.....	2,240,388.19	70,461.45	1,833,798.90	406,589.29	906,589.29
Northwestern National (Wis.)	2,000,000	.....	15,546,479.06	417,192.94	11,518,989.45	4,027,489.61	6,027,489.61
Occidental (Calif.)	1,000,000	.....	3,225,279.06	14,401.93	1,310,865.15	1,514,413.91	2,914,413.91
Old Colony (Mass.)	1,000,000	.....	8,824,885.23	402,967.24	3,601,959.45	5,222,925.78	6,222,925.78
Orient (Conn.)	1,000,000	.....	7,831,760.41	214,754.34	4,879,677.76	2,952,082.65	3,952,082.65
Pacific (N. Y.)	1,000,000	.....	6,713,678.42	525,092.41	4,692,687.31	2,020,991.11	3,020,991.11
Patriotic (N. Y.)	200,000	.....	1,954,323.08	96,963.00	1,253,472.11	700,850.97	900,850.97
Pennsylvania (Pa.)	1,000,000	.....	16,885,554.80	838,131.00	10,484,879.39	6,400,675.41	7,400,675.41
Peoples National (N. Y.)	1,000,000	.....	6,104,268.13	206,274.00	2,958,515.11	3,145,753.02	4,145,753.02
Philadelphia (Pa.)	1,000,000	.....	4,894,148.63	395,723.00	3,344,954.54	1,549,194.09	2,549,194.09
Phoenix (Conn.)	6,000,000	.....	44,180,588.50	1,699,534.74	23,059,816.41	21,120,772.09	27,120,772.09
Providence-Washington (R. I.)	3,000,000	.....	22,486,317.62	1,124,773.46	9,905,906.92	12,580,410.70	15,580,410.70
Provident (N. Y.)	500,000	.....	1,286,555.25	5,506.00	680,581.81	605,973.44	1,105,973.44
Queen (N. Y.)	5,000,000	.....	24,214,423.19	1,292,806.99	16,478,914.89	7,735,508.30	12,735,508.30
Reliance (Pa.)	1,000,000	.....	2,947,608.24	108,575.24	2,422,770.27	524,837.97	1,524,837.97
Rhode Island (R. I.)	1,500,000	.....	6,872,521.38	387,782.66	5,051,555.79	1,820,965.59	3,320,965.59
Richmond (N. Y.)	500,000	.....	3,803,221.14	311,888.00	2,238,448.18	1,564,772.96	2,064,772.96
Rochester American (N. Y.)	1,000,000	.....	2,677,378.50	12,838.00	1,107,553.63	1,569,824.87	2,569,824.87
Safeguard (N. Y.)	200,000	.....	2,126,235.32	69,107.64	1,061,254.13	1,064,981.19	1,264,981.19
Security (Conn.)	2,000,000	.....	13,515,926.67	722,047.65	9,140,708.16	4,375,218.51	6,375,218.51

Sentinel (Mass.)	500,000	.....	1,574,727.41	40,223.24	782,757.37	791,970.04	1,291,970.04
Springfield (Mass.)	3,500,000	.....	37,023,868.67	1,726,687.27	24,507,337.75	12,516,530.92	17,016,530.92
St. Paul (Minn.)	4,000,000	.....	32,524,437.41	2,144,532.39	21,025,395.14	11,499,042.27	15,499,042.27
Standard (Conn.)	1,000,000	.....	3,973,925.05	106,894.93	2,853,089.62	1,120,835.43	2,120,835.43
Star (N. Y.)	1,000,000	.....	5,137,024.96	248,933.57	3,489,069.69	1,647,955.27	2,647,955.27
Stuyvesant (N. Y.)	1,000,000	.....	4,799,513.94	337,690.00	3,170,085.21	1,629,428.73	2,629,428.73
Superior (Pa.)	1,000,000	.....	4,837,239.59	310,936.42	3,492,228.84	1,345,010.75	2,345,010.75
Travelers (Conn.)	2,000,000	.....	14,598,363.51	1,043,026.00	12,182,043.84	2,416,319.67	4,416,319.67
Trinity (Texas)	1,000,000	.....	2,100,031.30	22,929.86	1,403,616.09	696,415.21	1,696,415.21
Twin City (Minn.)	500,000	.....	1,396,492.07	49,809.49	1,002,204.62	394,287.45	894,287.45
United Firemen's (Pa.)	400,000	.....	3,588,331.11	131,858.00	2,332,775.04	1,255,556.07	1,655,556.07
United States (N. Y.)	4,000,000	.....	38,570,144.51	2,710,467.00	22,524,501.51	16,045,643.00	20,045,643.00
U. S. Merchants & Shippers (N. Y.)	1,000,000	.....	6,871,180.46	965,011.00	4,994,964.79	1,876,215.67	2,876,215.67
Utah Home (Utah)	400,000	.....	1,855,002.95	61,007.20	966,149.73	888,853.22	1,288,853.22
Victory (Pa.)	1,000,000	.....	2,745,367.07	108,545.29	2,240,094.00	505,273.07	1,505,273.07
Virginia (Va.)	500,000	.....	3,603,478.96	155,043.63	2,277,557.04	1,325,921.92	1,825,921.92
Westchester (N. Y.)	2,000,000	.....	18,126,112.56	1,141,155.19	12,192,970.55	5,933,142.01	7,933,142.01
World (Conn.)	1,000,000	.....	3,314,193.19	220,754.83	2,445,966.20	868,226.99	1,868,226.99
U. S. Branch of Alien Companies							
Atlas (London)	.....	500,000	7,141,015.52	383,982.25	5,251,107.30	2,389,908.22	2,389,908.22
British America (Toronto)	.....	200,000	3,963,285.96	398,784.00	2,502,070.28	1,461,215.68	1,461,215.68
Caledonian (Edinburgh)	.....	200,000	4,688,344.18	281,699.03	3,347,956.11	1,340,388.07	1,340,388.07
Century (Scotland)	.....	400,000	2,905,249.23	268,600.65	2,143,801.91	761,447.32	761,447.32
Commercial Union (London)	.....	1,002,000	15,549,924.76	1,258,808.99	10,508,976.84	6,042,947.92	6,042,947.92
Eagle Star & Brit. Dom. (London)	.....	500,000	6,670,300.03	880,087.18	4,539,342.97	2,630,957.96	2,630,957.96
General (Paris)	.....	301,000	1,117,523.17	65,572.81	862,874.38	555,648.79	555,648.79
Law Union & Rock (London)	.....	358,000	2,798,411.39	135,997.80	1,540,279.79	1,258,131.60	1,258,131.60
Liverpool & Lon. & Globe (Liverpool)	.....	600,000	19,449,768.15	1,491,837.42	13,786,495.27	5,663,272.88	5,663,272.88
London (London)	.....	565,000	8,883,302.34	1,243,922.50	5,648,611.98	3,234,690.36	3,234,690.36
London & Lancashire (London)	.....	510,000	9,310,805.10	398,193.67	5,026,966.42	4,283,838.68	4,283,838.68
London & Prov. M. & G. (London)	.....	200,000	1,215,979.93	77,235.00	760,214.49	455,765.44	455,765.44
London & Scottish (London)	.....	400,000	2,165,736.31	223,837.00	1,493,479.13	672,257.18	672,257.18
Netherlands (The Hague)	.....	200,000	1,729,139.07	74,100.79	897,509.21	831,629.86	831,629.86
New Zealand (Auckland)	.....	410,000	1,717,357.49	89,272.95	1,082,540.26	634,817.23	634,817.23
North British & Merc. (London)	.....	400,000	16,635,089.97	1,166,521.00	11,041,110.86	5,593,979.11	5,593,979.11
North China (Shanghai)	.....	400,000	1,110,969.07	49,391.00	533,116.84	577,852.23	577,852.23
Northern (London)	.....	400,000	9,551,084.80	652,364.27	6,800,869.04	2,750,215.76	2,750,215.76
Norwich Union (Norwich)	.....	430,000	7,546,766.76	568,717.15	5,434,961.97	2,541,804.79	2,541,804.79
Palatine (London)	.....	310,000	4,522,448.06	260,776.00	2,695,240.88	2,137,207.18	2,137,207.18
Phoenix (London)	.....	400,000	8,903,975.65	430,788.00	6,003,453.38	2,900,522.27	2,900,522.27
Queensland (Sydney)	.....	400,000	1,692,195.06	70,619.55	1,089,657.71	602,537.35	602,537.35

FIRE INSURANCE COMPANIES FINANCIAL STATEMENTS—December 31, 1928 Table "A-3" (Continued)

STOCK COMPANIES	Paid Up Capital	U. S. Deposit	Admitted Assets	Losses Unpaid	Liabilities Including Capital	Surplus Over All Liabilities	Surplus As Regards Policy Holders
Royal Exchange (London)	.....	400,000	5,415,299.78	374,390.70	3,861,426.30	1,553,873.48	1,553,873.48
Royal (Liverpool)	.....	400,000	25,289,138.66	1,591,897.08	16,412,501.35	8,876,637.31	8,876,637.31
Scottish Union & Nat. (Edinburgh)	.....	200,000	8,922,953.24	418,764.00	5,955,679.88	2,967,273.36	2,967,273.36
South British (Auckland)	.....	200,000	992,549.04	22,682.92	415,493.04	577,056.00	577,056.00
State (Liverpool)	.....	200,000	1,791,940.90	102,483.16	1,406,774.10	385,166.80	385,166.80
Sun (London)	.....	500,000	8,340,205.29	696,031.00	6,004,150.82	2,336,054.47	2,336,054.47
Svea (Gothenberg)	.....	200,000	3,216,547.46	266,565.41	2,235,486.16	981,061.30	981,061.30
Tokio M. & F. (Tokio)	.....	500,000	10,841,544.57	593,983.00	3,806,307.96	7,035,236.61	7,035,236.61
Union (London)	.....	363,000	3,233,494.36	206,863.00	1,916,850.98	1,316,643.38	1,316,643.38
Union (Hong Kong)	.....	400,000	3,762,714.51	686,831.00	1,715,971.98	2,046,742.53	2,046,742.53
Urbaine (Paris)	.....	300,000	8,182,515.08	780,922.68	6,167,386.78	2,315,128.30	2,315,128.30
Western (Toronto)	.....	400,000	5,897,269.98	616,892.00	3,773,575.55	2,123,694.43	2,123,694.43
Yorkshire (York)	.....	200,000	4,756,228.33	386,217.00	2,998,502.99	1,757,725.34	1,757,725.34
Mutual Companies of Other States							
Fitchburgh (Mass.)	Mutual	.....	858,966.47	35,184.84	483,765.89	375,200.58	375,200.58
Grain Dealers' (Indiana)	Mutual	.....	2,529,259.27	50,737.55	1,250,732.34	1,078,526.93	1,278,526.93
Hardware Dealers (Wis.)	Mutual	.....	3,586,146.66	151,297.24	2,384,972.86	1,201,173.80	1,201,173.80
Michigan Millers (Michigan)	Mutual	.....	3,958,478.34	216,049.63	2,555,295.81	1,403,182.53	1,403,182.53
Millers' (Illinois)	Mutual	.....	1,858,536.61	55,259.75	1,046,491.74	812,044.87	1,012,044.87
Millers' National (Illinois)	Mutual	.....	5,507,956.86	181,185.76	2,844,065.21	2,663,891.65	2,663,891.65
Mill Owners (Iowa)	Mutual	.....	2,822,437.91	84,916.06	1,483,455.18	1,338,982.73	1,338,982.73
Minnesota Implement (Minn.)	Mutual	.....	3,384,001.68	144,070.23	2,228,493.71	1,155,507.97	1,155,507.97
National Implement (Minn.)	Mutual	.....	950,403.60	64,826.69	733,039.70	217,363.90	217,363.90
Northwestern (Wash.)	Mutual	.....	4,398,035.23	217,275.73	3,391,308.69	1,006,726.54	1,006,726.54
Ohio Farmers (Ohio)	Mutual	.....	5,558,564.57	453,627.43	4,157,269.96	1,401,294.61	1,401,294.61
Retail Hardware (Minn.)	Mutual	.....	4,441,887.56	167,008.09	2,301,618.87	2,140,268.69	2,140,268.69
United (Mass.)	Mutual	.....	2,501,858.56	109,000.90	1,471,929.59	1,029,928.97	1,129,928.97

CONDITION OF DOMESTIC MUTUAL RURAL INSURANCE COMPANIES, December 31, 1928 — Table "A-4"

COMPANY	Amount of Insurance in Force	Number of Members	Number of Members Admitted During Year	Number of Members Withdrawn During Year	Number of Assessments Made During Year	Amount of Losses Paid During Year	Amount of Losses Unpaid	Expenses During Year	Cash on Hand End of Year
Cascade County Farmers' Mutual Fire Ins. Co., Great Falls, Mont.	$ 741,538.00	298	53	7	1	$ 266.50	none	$ 665.56	$8,324.14
Farmers' Mutual Fire Insurance Company, Dagmar, Montana	3,544,920.00	1,447	257	12	2	10,357.50	$ 50	2,429.83	347.94
Farmers' Mutual Fire and Lightning Ins. Assn. Lewistown, Montana	687,625.00	225	16	45	1	8,558.00	none	1,696.14	120.93
Farmers' Mutual Fire Ins. Assn., Corvallis, Montana	592,920.00	265	21	5	none	none	none	157.20	357.41
Farmers' Mutual Fire and Lightning Ins. Co., Wibaux, Montana	884,514.00	409	54	39	1	2,547.80	none	845.71	8,741.66
Finnish Mutual Fire Insurance Co., Roberts, Montana	307,005.00	141	9	1	none	15.00	none	113.25	605.45
Flathead Farmers' Mutual Ins. Co., Kalispell, Montana	1,940,395.66	805	52	43	1	3,000.00	none	1,473.41	6,589.83
Lake County Farmers' Mutual Ins. Co., Ronan, Montana	93,320.00	67	67	none	none	none	none	138.98	323.52
Lincoln County Farmers' Mutual Ins. Co., Eureka, Montana	155,263.00	84	8	2	none	none	none	127.50	78.65
Montana Farmers' Union Mutual Fire Ins. Co., Roberts, Montana	380,480.00	145	59	9	1	none	none	343.44	1,128.84
Mutual Fire and Lightning Ins. Co., Sidney, Montana	490,951.00	224	66	45	1	419.50	none	385.32	2,411.04
Rural Mutual Fire Ins. Co., Missoula, Montana	291,250.66	119	5	8	none	150.00	2,100	394.05	21.16

This is the only statement permitted by law from this class of companies.

STATISTICAL Table "A-5"

FIRE INSURANCE COMPANIES

All Business in Montana 1905—1928

Year	Number Companies Reporting	Net Risks Written	Net Premiums Received	Net Losses Incurred	Ratio of Net Losses Incurred to Net Premiums Received
1905	84	$ 55,897,194.31	$1,193,942.21	$ 862,011.00	72.2
1906	85	55,373,412.38	1,340,348.38	477,730.65	35.6
1907	81	58,396,146.66	1,314,510.65	460,071.48	35.
1908	78	60,766,489.41	1,392,333.13	451,470.13	32.4
1909	82	70,628,600.45	1,562,862.02	388,939.05	24.9
1910	91	90,532,354.43	1,756,081.48	552,653.79	31.5
1911	90	85,049,823.31	1,806,999.11	757,046.31	41.9
1912	94	90,349,868.46	1,896,058.61	1,075,119.27	56.7
1913	96	91,391,078.35	1,996,300.48	1,072,820.76	53.7
1914	97	107,697,848.51	2,375,593.42	959,945.82	40.4
1915	103	122,627,677.48	2,561,942.05	1,301,474.11	50.8
1916	114	153,774,263.99	3,414,296.27	1,773,732.28	52.
1917	118	197,210,071.40	4,060,859.47	1,594,407.82	39.3
1918	125	210,526,043.64	4,088,686.46	2,105,558.83	51.5
1919	131	219,517,355.81	4,519,042.37	2,835,039.85	62.7
1920	144	296,784,948.89	6,630,620.50	3,523,054.07	53.1
1921	144	254,038,731.69	4,621,556.47	3,555,418.19	76.9
1922	144	278,406,993.74	4,421,708.06	2,838,486.28	64.2
1923	154	267,838,085.00	4,418,336.35	2,435,173.87	55.1
1924	152	286,944,979.50	4,150,629.14	2,253,697.66	54.3
1925	157	299,718,670.00	4,540,204.71	2,387,321.21	49.3
1926	159	317,496,800.00	4,678,557.76	1,890,215.82	40.4
1927	164	311,680,166.00	5,026,409.66	2,351,008.41	46.7
1928	173	349,386,811.00	5,357,033.53	3,231,813.59	60.3
Average for twenty-four years					49.3

Fire Insurance in Montana 1914—1928

Year	Net Risks Written	Net Premiums Received	Net Losses Incurred	Ratio of Net Losses Incurred to Net Premiums Received
1914	$102,937,464.85	$2,171,292.74	$ 888,593.15	40.9
1915	107,406,859.15	2,235,757.73	1,060,322.77	47.4
1916	124,028,394.76	2,542,655.42	1,070,154.19	42.1
1917	154,346,999.40	3,106,271.30	1,246,936.01	40.1
1918	163,876,679.69	3,306,988.99	1,329,338.46	40.1
1919	167,238,397.19	4,035,967.19	2,555,124.75	63.3
1920	219,768,919.48	4,300,905.47	2,041,272.51	47.5
1921	188,526,607.00	3,495,824.65	2,461,661.51	70.4
1922	222,182,246.17	3,482,276.43	2,197,813.05	63.1
1923	207,827,980.00	3,529,635.29	1,593,792.48	45.2
1924	219,099,076.00	3,283,924.73	1,845,175.80	56.2
1925	220,575,606.00	3,413,627.41	1,542,115.36	45.1
1926	242,445,403.00	3,648,347.45	1,516,189.49	41.5
1927	221,009,170.00	3,389,558.14	1,470,002.06	43.4
1928	236,276,379.00	3,592,342.74	2,248,096.30	62.5
Average for fifteen years				49.9

Prior to 1914 this business was not separately reported.

STATISTICAL Table "A-5"

FIRE INSURANCE COMPANIES

Automobile Insurance in Montana 1914—1928

Year	Net Risks Written	Net Premiums Received	Net Losses Incurred	Ratio of Net Losses Incurred to Net Premiums Received
1914	$ 728,463.00	$ 13,525.27	$ 15,714.57	116.2
1915	2,146,512.00	23,023.00	14,029.03	60.9
1916	5,904,811.76	58,188.92	36,185.66	62.2
1917	15,864,459.00	124,395.22	92,482.56	74.3
1918	11,612,143.00	136,617.79	64,058.30	46.9
1919	12,811,047.00	199,625.59	111,641.87	55.9
1920	17,321,758.00	255,341.89	184,711.64	72.3
1921	17,544,028.00	249,941.61	362,717.89	145.1
1922	12,295,360.00	204,554.85	165,353.99	80.8
1923	20,200,641.00	274,038.65	131,628.44	48.0
1924	22,788,209.00	273,565.75	110,771.18	40.5
1925	25,242,285.00	366,523.89	407,608.10	113.8
1926	30,078,540.00	436,612.31	205,765.05	47.1
1927	33,112,179.00	516,121.96	204,352.84	39.6
1928	34,481,037.00	542,486.93	295,486.93	54.4
Average for fifteen years				70.5

Prior to 1914 this business was not separately reported.

Hail and Tornado Insurance in Montana 1914—1928

1914	$ 3,099,334.72	$ 256,174.29	$ 85,725.84	33.5
1915	5,380,645.53	412,118.94	320,106.63	77.7
1916	14,776,541.26	1,164,961.70	943,357.10	81.0
1917	16,033,257.44	1,213,584.32	293,057.76	14.1
1918	13,898,250.74	937,406.37	1,023,983.11	109.2
1919	9,736,197.91	293,055.01	171,813.74	58.6
1920	21,876,500.41	1,991,370.89	1,103,968.76	55.4
1921	10,153,759.09	854,945.03	719,479.94	84.4
1922	9,587,799.57	705,205.50	458,294.23	64.9
1923	8,642,749.00	588,247.09	705,460.07	119.9
1924	8,633,447.50	572,895.50	292,549.12	51.1
1925	11,739,038.00	723,833.88	229,011.24	31.6
1926	8,461,465.00	555,977.82	159,650.79	28.7
1927	15,044,427.00	1,083,989.68	670,717.35	61.9
1928	18,021,318.00	1,172,963.44	663,251.23	56.5
Average for fifteen years				61.9

Prior to 1914 this business was not separately reported.

Miscellaneous Insurance in Montana 1914—1928

1914	$ 1,808,707.00	$ 7,015.97	$ 1,531.04	21.8
1915	9,201,395.00	6,524.03	2,028.02	31.1
1916	13,603,168.00	6,311.24	1,019.05	16.1
1917	16,451,519.00	31,865.61	77,562.65	243.4
1918	25,622,684.00	10,089.93	8,127.25	80.5
1919	30,817,489.00	23,075.91	9,217.92	39.9
1920	37,817,771.00	83,002.25	193,101.16	232.6
1921	37,814,337.00	20,845.18	11,558.85	55.4
1922	34,341,588.00	29,671.28	17,025.01	57.4
1923	31,066,715.00	26,415.32	4,292.88	16.2
1924	36,424,247.00	20,243.16	5,201.56	25.7
1925	42,161,741.00	36,219.53	7,824.30	21.8
1926	36,511,392.00	37,620.18	8,610.49	22.8
1927	42,514,490.00	36,739.88	5,936.16	16.2
1928	60,608,077.00	49,240.42	24,932.21	55.1
Average for fifteen years				62.4

Prior to 1914 this business was not separately reported.

Table "A-6"

FIRE PREMIUMS RECEIVED BY ALL COMPANIES IN VARIOUS FIRE DEPARTMENT CITIES AND TOWNS FOR YEARS 1923—1927

City or Town	1923	1924	1925	1926	1927
Anaconda	$ 69,785.69	$ 93,373.63	$ 68,465.84	$ 70,434.68	$ 67,080.44
Antelope	1,436.41	2,142.20	1,903.19	3,053.88	1,398.54
Bainville	6,869.53	5,586.04	5,272.97	7,449.88	4,227.90
Baker	12,515.37	13,434.26	15,732.82	14,337.26	16,650.27
Bearcreek	8,157.92	10,797.37	3,610.48	5,581.93	9,290.09
Belgrade	8,297.77	8,983.91	9,491.37	9,975.32	8,783.00
Belt	8,331.53	7,611.87	4,791.76	7,373.92	8,114.63
Big Sandy	10,941.21	7,621.43	8,312.52	8,950.89	5,402.32
Big Timber	14,301.03	12,816.07	14,505.96	17,118.45	15,626.21
Billings	223,989.41	209,621.27	208,186.66	202,421.54	187,706.48
Boulder	3,416.29	3,403.21	3,336.44	4,478.48	3,943.18
Bozeman	77,987.74	66,879.59	68,513.02	71,579.35	68,075.74
Bridger	5,801.02	6,560.06	5,677.85	5,874.42	6,935.46
Broadview	5,421.86	5,223.67	4,833.83	2,809.44	4,539.24
Browning	3,559.49	5,066.95	4,039.21	8,430.79	6,888.28
Butte	515,024.27	504,790.40	441,708.20	487,726.42	402,959.38
Cascade	8,883.61	7,810.84	15,254.74	9,599.11	7,092.61
Chester	4,665.01	5,747.15	4,739.52	5,025.84	5,695.34
Chinook	15,021.73	14,331.50	15,187.71	17,507.38	17,330.27
Choteau	13,924.10	11,247.72	12,586.85	13,571.03	11,445.59
Clyde Park	2,237.01	2,741.57	2,514.38	3,054.25	2,157.00
Columbia Falls	7,749.33	6,349.15	5,012.86	8,530.66	4,943.49
Columbus	10,522.21	7,111.63	9,211.71	10,135.03	9,931.19
Conrad	14,390.33	18,840.16	14,620.90	15,158.74	20,801.22
Culbertson	7,977.62	5,086.71	7,215.93	7,694.22	7,877.04
Cut Bank	10,229.85	12,461.93	9,901.14	6,987.90	6,777.26
Deer Lodge	29,688.13	27,477.92	40,700.84	50,484.86	42,672.31
Denton	5,485.11	4,615.76	4,449.63	5,989.70	6,615.67
Dillon	36,121.19	34,157.46	45,833.17	35,692.41	29,190.16
Dodson	1,530.49	1,093.07	1,240.15	2,115.81	1,844.46
Ekalaka	4,883.78	4,288.55	4,595.80	5,225.36	3,557.04
Eureka	14,394.59	13,690.47	9,285.79	9,730.51	7,392.58
Forsyth	19,319.22	19,466.29	18,726.15	16,461.88	16,481.89
Froid	6,876.89	7,597.20	8,363.58	8,118.01	8,280.93
Geraldine	5,288.64	4,731.54	6,287.05	5,234.81	6,388.24
Glasgow	26,356.11	24,531.07	26,182.72	34,787.18	25,458.70
Glendive	34,261.37	31,339.87	29,243.54	34,485.97	37,638.28
Grass Range	7,213.68	3,337.76	4,215.81	3,891.72	3,906.86
Great Falls	270,814.96	253,350.85	280,449.18	308,957.70	282,268.38
Hamilton	28,636.56	27,645.75	32,014.93	32,275.78	27,964.97
Hardin	16,390.10	17,575.59	19,586.45	14,174.92	16,757.78
Harlowton	19,654.46	16,357.00	21,200.16	17,187.17	15,338.53
Havre	46,395.81	41,711.78	57,951.64	56,389.57	49,350.62
Helena	205,105.88	191,865.46	184,576.58	202,555.09	138,805.59
Hobson	5,419.04	6,404.53	6,543.27	12,318.23	6,666.18
Hysham	4,177.98	4,145.12	4,585.35	5,809.61	4,698.46
Ismay	4,207.10	3,986.65	3,326.63	4,803.70	5,390.23
Joliet	4,293.11	5,049.62	5,361.44	5,176.51	5,245.55
Kalispell	66,918.26	68,270.78	68,284.22	63,909.93	54,249.12
Lambert	6,131.01	5,573.30	4,501.68	5,569.85	4,656.62
Laurel	17,293.92	12,761.40	16,138.91	16,643.52	12,605.25
Lavina	2,810.02	2,870.70	2,577.38	1,969.44	2,323.60
Lewistown	104,810.87	83,632.15	84,211.35	92,008.37	78,540.15
Libby	17,167.39	18,910.91	17,877.91	20,987.17	24,131.09
Livingston	69,954.32	49,863.15	64,475.48	72,312.79	55,606.10

Table "A-6"
(Continued)

FIRE PREMIUMS RECEIVED BY ALL COMPANIES IN VARIOUS FIRE DEPARTMENT CITIES AND TOWNS FOR YEARS 1923—1927

City or Town	1923	1924	1925	1926	1927
Malta	29,065.30	18,071.87	16,753.39	22,309.17	17,230.34
Manhattan	9,392.90	7,743.79	9,972.76	8,326.01	7,458.84
Medicine Lake	4,127.87	4,061.76	5,065.83	6,032.20	5,972.51
Melstone	3,250.63	2,739.30	3,273.73	2,022.81	2,398.90
Miles City	79,722.35	66,811.43	67,792.24	72,746.89	67,242.06
Missoula	216,393.05	185,617.63	201,729.54	197,489.76	157,839.89
Moore	5,794.07	3,617.66	2,983.98	4,489.92	3,978.24
Nashua	4,859.31	3,934.36	5,674.62	8,252.13	6,656.83
Philipsburg	20,496.33	18,313.68	19,077.77	14,335.97	11,715.37
Plentywood	13,133.74	13,121.27	17,538.93	18,362.66	15,595.22
Plevna	2,808.13	3,149.41	3,781.92	2,732.48	11,807.90
Polson	17,197.09	12,495.45	14,320.81	16,923.82	13,300.61
Pony	1,500.98	2,063.98	1,916.39	998.00	out
Poplar	9,221.15	9,031.06	8,920.75	9,327.48	10,185.89
Red Lodge	33,916.93	28,902.23	23,015.01	28,324.52	22,864.07
Ronan	5,764.11	6,427.11	7,578.28	6,319.91	6,255.19
Roundup	38,013.07	39,102.76	37,585.16	36,525.25	35,249.37
Ryegate	4,176.82	4,386.35	4,270.57	12,359.57	4,772.64
Saco	6,693.34	8,074.81	7,756.85	7,870.68	6,630.95
Scobey	20,399.09	18,442.75	23,938.14	25,192.14	28,725.38
Shelby	18,981.99	12,897.22	14,244.38	19,668.32	18,481.22
Sidney	21,344.85	21,236.80	27,385.14	30,073.55	29,749.59
Stevensville	11,437.34	12,493.16	9,710.67	9,603.39	10,984.44
Terry	12,980.42	12,552.30	12,461.99	15,248.07	13,908.50
Thompson Falls	7,607.67	6,840.18	5,999.13	6,185.73	5,813.98
Three Forks	10,110.33	10,232.81	11,992.84	8,678.07	10,411.70
Townsend	11,170.35	11,067.40	10,527.86	11,497.20	10,075.26
Troy	7,046.09	9,881.20	13,306.62	13,070.83	11,202.52
Valier	9,487.01	9,859.31	7,743.17	7,437.66	9,329.54
Virginia City	2,263.75	2,559.62	3,310.09	1,684.02	2,345.89
Walkerville	3,112.05	10,414.00	10,075.46	27.98	1,205.08
Westby	3,194.24	3,155.57	2,741.64	3,316.13	3,508.64
Whitefish	28,869.85	22,876.95	22,347.39	27,138.45	21,149.72
Whitehall	8,217.43	7,694.73	7,217.50	7,891.74	9,029.07
White Sulphur Springs	10,365.63	7,626.83	7,738.04	9,270.26	7,012.58
Winnett	7,762.08	6,963.12	7,483.74	7,125.48	5,370.08
Wolf Point	16,930.64	14,957.28	14,397.70	17,735.82	14,535.21
Total	$2,869,845.31	$2,681,359.13	$2,709,044.68	$2,866,722.45	$2,505,690.73

NOTE: Figures for 1928 available July 15th and will be sent on request.

LIFE INSURANCE TABLES

TABLE "B"

Insurance written, Premium received 1927-1928; Losses incurred and paid; Insurance in force 1927-1928 and taxes paid during year.....Pages 52 to 55

TABLE "B-1"

Financial Statements .....Pages 56 and 57

TABLE "B-2"

Statistical .....Page 58

Table "B" LIFE INSURANCE COMPANIES

COMPANIES	Insurance Written 1927	Insurance Written 1928	Premium Received 1927		Premium Received 1928	
	Amount	Amount	Ordinary	Group	Ordinary	Group
General Business		**Montana Companies**				
Lewis & Clark	$ 1,134,000.00	$ 1,249,508.00	$ 51,730.15	.....	$ 68,238.16	.....
Montana Life	3,014,532.00	3,778,500.00	845,300.15	.....	906,984.29	.....
		Companies of Other States				
Aetna (Conn.)	959,843.56	803,195.15	120,438.54	2,006.73	124,054.54	3,253.53
Amer. Central (Ind.)	Writing Re-Insurance Only		.....	.....	.....	.....
Bankers (Ia.)	2,513,977.00	2,118,328.00	471,842.20	.....	495,773.16	.....
Bankers Res. (Neb.)	Withdrew	.....	.....	.....	.....	.....
Business Men's (Mo.)	32,500.00	11,500.00	1,297.18	.....	903.75	.....
Capitol (Colo.)	102,000.00	87,500.00	27,698.01	.....	26,863.81	.....
Central (Ia.)	566,861.28	439,923.01	159,513.84	.....	149,986.56	.....
Central (Ill.)	71,033.00	187,000.00	3,227.64	.....	9,855.67	.....
Central States (Mo.)	28,500.00	29,000.00	22,007.05	.....	20,354.21	.....
Continental (Mo.)	561,025.00	379,178.00	125,201.67	.....	121,089.40	.....
Des Moines (Ia.)	.....	214,000.00	1,896.53	1,094.05	3,101.36	5,042.02
Equitable (N. Y.)	4,381,422.00	4,282,455.00	579,387.19	41,620.23	617,095.94	34,022.74
Federal (Ill.)	53,000.00	91,805.00	7,257.77	.....	8,747.44	.....
Globe (Neb.)	.....	.....	.....	.....	.....	.....
Great Northern (Wis.)	.....	.....	106.56	.....	106.56	.....
Great Western (Ia.)	1,500.00	2,500.00	31.49	.....	68.04	.....
International (Mo.)	498,402.00	.....	113,850.26	.....	.....	.....
Kansas City (Mo.)	404,000.00	315,500.00	59,456.83	.....	59,928.42	.....
Lincoln (Ind.)	428,758.00	427,962.00	109,929.37	.....	124,559.30	.....
Manhattan (N. Y.)	117,729.20	84,182.85	46,823.05	.....	44,052.43	.....
Mass. Prot. (Mass.)	57,000.00	79,500.00	7,144.83	.....	9,713.48	.....
Merchants (Ia.)	92,500.00	.....	14,362.05	.....	.....	.....
Metropolitan (N. Y.)	4,096,580.00	3,753,083.00	577,777.33	38,075.70	663,279.25	39,097.64
Midland Nat'l. (S. D.)	664,082.06	559,598.00	56,631.85	.....	59,995.58	.....
Minnesota Mut. (Minn.)	505,906.00	894,121.00	71,522.25	.....	84,263.82	.....
Missouri State (Mo.)	172,005.00	245,266.00	30,764.40	306.92	72,808.07	275.36
Monarch (Mass.)	.....	.....	.....	.....	.....	.....
Mutual Benefit (N. J.)	348,224.00	273,492.00	121,294.60	.....	126,673.16	.....
Mutual (N. Y.)	2,187,158.00	2,087,952.00	655,776.87	.....	585,147.29	.....
Mutual Trust (Ill.)	493,889.00	333,825.00	48,154.61	.....	52,559.48	.....
National (Vt.)	237,705.00	334,991.00	110,637.02	.....	127,260.03	.....
National (Ill.)	d 2,058.40	106,410.00	17,623.18	.....	17,841.66	.....
New World (Wash.)	401,575.98	506,931.00	61,686.53	.....	65,033.57	.....
New York (N. Y.)	4,883,469.00	4,672,754.00	1,192,510.63	.....	1,287,195.46	.....
Northern (Wash.)	.....	40,223.00	.....	.....	1,897.41	.....
Northwestern Mut. (Wis.)	876,200.00	971,000.00	301,055.23	.....	314,591.74	.....
Northwestern Nat'l. (Minn.)	1,450,512.00	1,927,603.00	296,644.18	.....	333,404.73	.....
Occidental (Calif.)	538,700.00	1,681,565.00	145,302.17	.....	166,722.89	.....
Pacific Mut. (Calif.)	546,395.00	699,183.00	134,316.65	.....	280,438.88	.....
Penn Mutual (Pa.)	1,461,277.00	2,069,638.00	173,603.53	.....	228,524.19	.....
Provident (Tenn.)	.....	5,000.00	.....	.....	83.55	146.89
Prudential (N. J.)	1,951,005.00	1,673,588.00	207,671.66	8,308.98	228,328.33	11,585.73
Royal Union (Ia.)	207,000.00	141,500.00	23,141.84	.....	23,291.53	.....
Travelers (Conn.)	1,202,575.00	1,139,134.00	98,918.22	3,549.39	106,415.67	4,495.73
Union Cent. (Ohio)	69,000.00	33,000.00	34,917.12	.....	31,181.97	.....
United Benefit (Neb.)	121,000.00	443,438.00	2,093.54	.....	9,937.55	.....
Washington-Fid. (Ill.)	250.00	.....	4.85	.....	.....	.....
West Coast (Cal.)	284,528.00	391,274.00	22,991.48	.....	31,565.14	.....

MONTANA BUSINESS 1928 — Table "B"

Losses 1928		Insurance in Force December 31, 1927		Insurance in Force December 31, 1928		Increase or Decrease of Insurance in Force	Premium Tax Paid During Year
Incurred	Paid	No. of Policies	Amount	No. of Policies	Amount		
Montana Companies							
$ 4,500.00	$ 4,500.00	891	$ 1,792,500.00	1,297	$ 2,396,008.00	$ 603,508.00	†
117,500.00	126,528.64	8,968	22,951,023.00	9,149	22,734,338.00	d 216,685.00	†
Companies of Other States							
38,730.00	39,050.00	1,474	5,491,811.37	1,498	5,676,054.74	184,243.37	4,781.98*
.....	.....	.....	.....	.....	.....	.....	44.49
182,564.00	186,564.00	4,952	15,112,290.00	5,129	15,551,888.00	439,598.00	10,820.50
.....	.....	.....	.....	.....	.....	.....	464.31
.....	.....	31	47,000.00	23	31,000.00	d 16,000.00	125.00*
17,495.00	18,495.00	477	790,260.00	480	769,753.00	d 20,507.00	561.80
24,992.00	25,096.00	2,669	5,155,606.25	2,591	4,985,263.26	d 170,342.99	3,977.18
.....	.....	66	121,033.00	145	272,853.00	151,820.00	125.00
.....	.....	305	725,500.00	309	721,500.00	d 4,000.00	458.40
40,899.00	40,899.00	1,805	3,738,825.00	1,798	3,731,880.00	d 6,945.00	2,620.73
2,000.00	1,000.00	69	144,000.00	55	528,434.00	384,434.00	125.00
183,208.63	169,485.45	8,611	20,552,848.00	9,373	20,326,794.00	d 226,054.00	10,325.89*
.....	.....	171	244,867.00	211	306,742.00	61,875.00	209.13*
.....	.....	.....	.....	.....	.....	.....	125.00
.....	.....	2	3,000.00	2	3,000.00	.....	235.54*
.....	.....	1	1,500.00	1	2,500.00	1,000.00	125.00*
.....	.....	1,343	3,063,020.00	Reinsured in Missouri State			2,233.36
15,500.00	12,500.00	871	2,027,060.00	915	2,116,810.00	89,750.00	1,211.42
23,774.00	21,774.00	1,601	2,522,855.00	1,931	3,235,563.00	712,708.00	2,219.62
15,000.00	15,000.00	681	1,462,433.95	642	1,382,220.80	d 80,213.15	901.46
.....	.....	128	261,500.00	147	303,500.00	42,000.00	167.90
.....	.....	297	639,138.00	.....	.....	.....	342.54
221,467.98	219,147.98	15,356	21,926,289.00	16,081	23,169,481.00	1,243,192.00	22,936.89§*
5,500.00	5,500.00	1,060	1,922,574.09	1,200	2,113,315.21	190,741.12	1,380.32
8,000.00	8,000.00	985	2,206,711.00	1,192	2,706,320.00	499,609.00	1,198.06
4,500.00	11,500.00	338	881,899.00	1,686	3,878,173.00	2,996,274.00	696.48*
.....	.....	.....	.....	.....	.....	.....	125.00
33,843.00	33,843.00	1,781	4,469,219.00	1,789	4,529,709.00	60,490.00	2,154.21
144,685.00	144,650.00	5,897	16,394,317.00	6,492	17,667,083.00	1,272,766.00	10,863.60**
7,000.00	7,000.00	776	1,547,403.00	865	1,597,035.00	49,632.00	922.47
15,051.00	15,051.00	1,454	3,728,971.00	1,499	3,963,601.00	234,630.00	1,693.86
2,458.98	2,458.98	395	642,309.00	418	714,313.00	72,004.00	357.63*
10,000.00	11,500.00	935	1,997,839.40	1,042	2,156,057.19	158,217.79	1,077.22
230,561.64	229,299.04	17,516	38,027,651.00	18,646	40,460,734.00	2,433,083.00	20,262.99
.....	.....	.....	.....	56	102,223.00	102,223.00	125.00
266,143.00	253,963.00	3,982	11,760,503.00	4,031	12,201,438.00	440,935.00	4,081.06**
60,306.75	62,306.75	3,694	8,679,931.00	4,234	9,839,175.00	1,159,244.00	4,914.69*
22,000.00	22,000.00	1,836	4,162,342.00	2,399	5,293,621.00	1,131,279.00	1,035.45†*
10,000.00	10,000.00	1,356	3,644,021.00	1,494	3,980,263.00	336,242.00	4,107.52*
10,500.00	10,000.00	1,963	6,002,867.00	2,424	7,473,028.00	1,470,161.00	3,034.44
.....	.....	.....	.....	1	5,000.00	5,000.00	125.00*
118,416.40	108,516.40	2,967	10,621,394.00	3,200	11,657,163.00	1,035,769.00	4,344.61
3,000.00	3,000.00	496	773,152.00	504	785,271.00	12,119.00	585.61
20,974.95	20,974.95	1,211	4,767,176.00	1,380	4,836,289.00	69,113.00	2,958.78*
17,557.88	18,589.88	538	1,242,767.00	530	1,286,545.00	43,778.00	539.14
2,000.00	2,000.00	63	117,000.00	245	479,438.00	362,438.00	125.00
.....	.....	2	500.00	.....	.....	d 500.00	147.99*§
11,244.37	7,894.13	338	640,331.00	464	848,077.00	207,746.00	569.34

Table "B" LIFE INSURANCE COMPANIES
(Continued)

COMPANIES	Insurance Written 1927	Insurance Written 1928	Premium Received 1927		Premium Received 1928	
	Amount	Amount	Ordinary	Group	Ordinary	Group
Alien Companies						
Sun (Canada)	49,318.00	159,253.00	5,389.49	.....	44,680.46	.....
Totals	37,764,878.68	39,725,359.01	7,158,931.59	94,962.00	7,734,597.93	97,919.64
Industrial Business						
Metropolitan (N. Y.)	2,852,963.00	2,498,329.00	513,117.35	.....	577,363.67	.....
Washington Fid. (Ill.)	100.00	.....	.45	.....	.....	.....
Assessment Business						
Guarantee Fund (Neb.)	167,000.00	149,000.00	76,101.46	.....	74,906.59	.....
Illinois Bankers (Ill.)	31,367.00	45,834.00	9,869.90	.....	11,136.49	.....
Totals	40,816,308.68	42,418,522.01	7,758,020.75	.....	8,398,004.68	.....
COMPANIES ADMITTED FOR RE-INSURANCE ONLY	21,489.00	69,490.00	2,010.43	.....	6,705.48	.....
GRAND TOTALS	$40,837,797.68	$42,488,012.01	$7,760,031.18	$94,962.00	$8,404,710.16	$97,919.64

d Deduct.
† Montana property tax deducted.
§ Includes tax on Industrial Business.
¶ Tax paid by ceding companies.
** This company makes large advance payments.
* Includes tax on Accident and Health Business.

MONTANA BUSINESS 1928

Table "B"
(Continued)

Losses 1928		Insurance in Force December 31, 1927		Insurance in Force December 31, 1928		Increase or Decrease of Insurance in Force	Premium Tax Paid During Year
Incurred	Paid	No. of Policies	Amount	No. of Policies	Amount		
Alien Companies							
2,000.00	2,000.00	7	49,318.00	76	210,846.00	161,528.00	132.79
1,893,373.58	1,870,087.20	100,359	233,054,555.06	107,584	247,030,300.20	13,975,745.14	132,696.40
Industrial Business							
117,869.10	116,584.90	80,124	11,675,903.00	84,065	12,415,899.00	739,996.00	.....
.....	.....	1	100.00	.....	.....	d 100.00	.....
Assessment Business							
33,000.00	35,000.00	1,356	4,024,500.00	1,420	3,934,700.00	d 89,800.00	1,547.03
3,012.90	3,012.90	252	560,557.00	255	556,969.00	d 3,588.00	225.57
2,047,255.58	2,024,685.00	182,092	249,315,615.06	193,324	263,937,868.20	14,622,253.14	134,469.00
.....	.....	32	167,828.00	96	288,344.00	1,205.16	¶
$2,047,255.58	$2,024,685.00	No Credit Taken For Reinsurance in Totals Above					

COMPANIES	Paid Up Capital	Admitted Assets	Net Liabilities	Liabilities And Capital	Unassigned Surplus	Surplus As Regards Policy Holders
Montana Companies						
Lewis and Clark	$ 142,753	$ 341,470.93	$ 128,630.00	$ 271,383.00	$ 70,087.93	$ 212,840.93
Montana Life	500,000	9,373,671.03	8,121,045.05	8,621,045.05	752,625.98	1,252,625.98
Companies of Other States						
Aetna (Conn.)	15,000,000	381,616,333.16	332,573,200.17	347,573,200.17	34,043,132.99	49,043,132.99
Bankers (Ia.)	Mutual	118,410,417.04	113,788,336.33	113,788,336.33	4,622,080.71	4,622,080.71
Business Men's (Mo.)	300,000	5,491,332.57	4,529,450.83	4,829,450.83	661,881.74	961,881.74
Capitol (Colo.)	250,000	9,874,937.39	8,854,701.46	9,104,701.46	770,235.93	1,020,235.93
Central (Ia.)	Mutual	29,427,470.25	27,450,427.32	27,450,427.32	1,977,042.93	1,977,042.93
Central (Ill.)	400,000	8,978,209.49	8,336,268.81	8,736,268.81	241,940.68	641,940.68
Central States (Mo.)	400,000	11,910,603.89	11,237,719.38	11,637,719.38	272,884.51	672,884.51
Continental (Mo.)	500,000	14,332,410.55	13,354,171.20	13,854,171.20	478,239.35	978,239.35
Des Moines (Ia.)	600,000	4,861,532.55	4,009,090.40	4,609,090.40	252,442.15	852,442.15
Equitable (N. Y.)	Mutual	1,076,123,632.86	1,018,806,438.16	1,018,806,438.16	57,317,194.70	57,317,194.70
Federal (Ill.)	300,000	11,497,458.40	10,938,612.83	11,238,612.83	258,845.57	558,845.57
Globe (Neb.)	1,000,000	2,126,943.73	47,528.05	1,047,528.05	1,079,415.68	2,079,415.68
Great Northern (Wis.)	300,000	4,780,805.95	4,340,176.31	4,640,176.31	140,629.64	440,629.64
Great Western (Ia.)	250,000	1,248,653.46	873,653.46	1,123,653.46	125,000.00	375,000.00
International (Mo.)	Reinsured in Missouri State Life					
Kansas City (Mo.)	1,000,000	53,694,903.19	48,534,415.20	49,534,415.20	4,160,487.99	5,160,487.99
Lincoln (Ind.)	2,500,000	61,213,945.61	55,713,945.61	58,213,945.61	3,000,000.00	5,500,000.00
Manhattan (N. Y.)	100,000	19,924,821.57	19,154,778.66	19,254,778.66	670,042.91	770,042.91
Mass. Prot. (Mass.)	300,000	1,683,903.09	1,063,706.92	1,363,706.92	320,196.17	320,196.17
Merchants (Ia.)	Reinsured in Lincoln National					
Metropolitan (N. Y.)	Mutual	2,695,475,965.64	2,518,877,363.40	2,518,877,363.40	160,075,999.93	160,075,999.93
Midland Nat'l. (S. D.)	300,000	5,013,511.10	4,233,205.11	4,533,205.11	480,305.99	780,305.99
Minnesota Mut. (Minn.)	Mutual	19,672,044.67	18,263,457.37	18,263,457.37	1,408,587.30	1,408,587.30
Missouri State (Mo.)	4,000,000	131,608,831.74	124,380,439.95	128,380,439.95	3,228,391.79	7,228,391.79
Monarch (Mass.)	200,000	457,431.51	116,247.12	316,247.12	141,184.39	341,184.39
Mutual Benefit (N. J.)	Mutual	518,293,284.86	495,468,274.09	495,468,274.09	22,825,010.77	22,825,010.77
Mutual (N. Y.)	Mutual	927,317,279.52	927,317,279.52	927,317,279.52	.....	.....
Mutual Trust (Ill.)	Mutual	22,954,146.47	22,062,602.98	22,062,602.98	891,543.49	891,543.49
National (Vt.)	Mutual	122,886,906.11	115,848,591.06	115,848,591.06	7,038,315.05	7,038,315.05

National (Ill.)	2,000,000	57,514,133.11	50,805,607.61	52,805,607.61	4,708,525.50	6,708,525.50
New World (Wash.)	1,134,500	8,625,317.66	6,761,296.52	7,895,796.52	729,521.14	1,864,021.14
New York (N. Y.)	Mutual	1,535,080,347.65	1,535,080,347.65	1,535,080,347.65	.....	.....
Northern (Wash.)	250,000	8,851,333.36	8,199,504.20	8,449,504.20	401,829.16	651,829.16
Northwestern Mutual (Wis.)	Mutual	839,226,914.87	780,858,056.94	780,858,056.94	58,368,857.93	58,368,857.93
Northwestern National (Minn.)	1,100,000	33,207,578.41	30,644,749.68	31,744,749.68	1,462,828.73	2,562,828.73
Occidental (Cal.)	500,000	19,091,586.87	18,338,658.74	18,838,658.74	252,928.13	752,928.13
Pacific Mutual (Cal.)	4,000,000	145,983,165.71	135,085,539.79	139,085,539.79	6,897,625.92	10,897,625.92
Penn Mutual (Pa.)	Mutual	400,396,422.50	400,396,422.50	400,396,422.50	.....	.....
Provident (Tenn.)	800,000	4,591,919.47	3,291,919.47	4,091,919.47	500,000.00	1,300,000.00
Prudential (N. J.)	2,000,000	2,029,018,415.76	1,962,184,459.97	1,964,184,459.97	64,833,955.79	66,833,955.79
Royal Union (Iowa)	500,000	27,261,506.66	26,411,506.66	26,911,506.66	350,000.00	850,000.00
Travelers (Conn.)	17,500,000	553,857,160.13	510,803,736.28	528,303,736.28	25,553,423.85	43,053,423.85
Union Central (Ohio)	2,500,000	288,615,577.24	273,407,038.76	275,907,038.76	12,708,538.48	15,208,538.48
United Benefit (Neb.)	200,000	437,509.68	208,695.07	408,695.07	28,814.61	228,814.61
Washington-Fidelity (Ill.)	300,000	1,474,497.40	664,986.73	964,986.73	509,510.67	809,510.67
Alien Companies						
Sun (Canada)	2,000,000	488,958,706.81	432,519,844.33	434,519,844.33	54,438,862.48	56,438,862.48
Assessment Companies of Other States						
Guarantee Fund (Neb.)	Assessment	13,834,332.09	3,593,675.44	3,593,675.44	10,240,656.65	10,240,656.65
Illinois Bankers (Ill.)	Assessment	7,378,703.56	560,384.67	560,384.67	6,818,318.89	6,818,318.89

STATISTICAL Table "B-2"

LIFE INSURANCE COMPANIES

All Business in Montana 1906—1927

Year	Insurance Written	Premiums Received	Losses		Insurance in Force
			Incurred	Paid	
1906	$ 6,173,097.00	$1,561,816.03	$ 257,973.00	$ 254,448.00	$ 46,799,548.00
1907	6,315,796.00	1,499,334.44	411,396.00	407,231.00	47,720,578.00
1908	7,979,117.07	1,537,766.77	761,540.38	742,671.00	50,654,278.22
1909	9,388,701.25	1,695,387.04	465,218.51	465,307.54	56,171,269.69
1910	12,171,312.09	1,824,512.44	528,322.44	528,665.90	62,169,564.28
1911	13,876,733.22	2,110,045.76	826,679.94	821,404.15	69,704,430.10
1912	17,807,842.63	2,388,752.90	741,962.55	781,500.09	77,314,393.92
1913	19,123,542.05	2,674,027.05	734,611.16	742,902.60	85,801,856.28
1914	20,462,246.62	2,969,764.12	1,121,258.92	1,127,302.44	94,192,610.65
1915	22,293,368.67	3,254,932.85	911,961.44	833,214.95	103,644,433.37
1916	28,619,245.01	3,634,145.67	1,067,525.88	1,084,550.87	120,298,070.19
1917	35,500,954.09	4,195,970.87	1,097,221.34	1,043,988.58	141,034,422.98
1918	31,756,398.34	4,398,060.88	2,297,027.05	1,892,151.22	144,642,075.19
1919	49,076,951.19	5,398,610.08	1,750,470.55	2,094,319.88	173,131,424.81
1920	43,472,649.32	5,809,617.01	1,529,007.39	1,558,016.18	188,307,452.49
1921	32,336,413.41	5,290,818.12	1,399,398.94	1,469,575.01	183,720,572.09
1922	28,379,081.52	5,532,476.10	1,464,753.00	1,438,132.15	180,170,285.96
1923	33,931,679.47	5,228,919.38	1,361,249.63	1,352,008.02	183,903,902.68
1924	36,574,207.38	5,801,423.19	1,578,815.91	1,587,781.97	193,016,276.48
1925	43,771,182.78	6,253,470.37	1,649,666.15	1,698,728.83	211,009,128.47
1926	42,792,101.71	7,276,968.16	1,822,809.00	1,801,911.79	239,113,582.80
1927	40,915,591.68	7,889,586.57	1,912,169.92	1,917,078.45	250,453,849.81
1928	42,488,012.01	8,502,629.80	2,047,255.58	2,024,685.00	263,937,868.20

MISCELLANEOUS INSURANCE TABLES

TABLE "C"
Total premiums and losses on Montana business 1927 and 1928, taxes paid during year, and Accident, Health, Liability, and Workmen's Compensation premiums and Losses 1928.....Pages 60 to 63

TABLE "C-1"
Auto Liability, Fidelity, Surety, Burglary and Theft premiums and losses 1928 .....Pages 64 and 65

TABLE "C-2"
Auto and Team property damage and collision, Plate Glass, Steam Boiler and Miscellaneous premiums and losses 1928 .....Pages 66 and 67

TABLE "C-3"
Financial Statements .....Pages 68 and 69

TABLE "C-4"
Statistical .....Pages 70 and 71

Table "C" MISCELLANEOUS INSURANCE COMPANIES

COMPANIES	All Premiums Received		All Losses Paid		Premium Tax Paid During Year
	1927	1928	1927	1928	
Companies of Other States					
Aetna Cas. & Sur. (Conn.)	$ 64,566.81	$ 83,751.58	$ 27,109.44	d $ 1,336.96	$ 1,316.02
American Surety (N. Y.)	46,800.91	51,717.81	7,523.33	d 12,787.53	1,012.58
Benefit Ass'n. (Ill.)	73,163.17	84,986.78	43,350.08	50,756.51	1,488.26
Central Sur. (Mo.)	31,223.16	28,071.74	11,945.33	13,744.07	649.46
Continental Cas. (Ind.)	54,209.67	52,766.09	26,940.37	21,060.28	1,115.97
Eagle Ind. (N. Y.)	18,926.90	6,904.19	13,377.88	13,570.22	403.54
Employers (Mo.)	1,986.37	2,360.42	6,031.60	5,279.33	125.00
Federal Sur. (Ia.)	65,449.90	61,134.62	8,967.86	19,854.53	1,460.43
Fidelity & Cas. (N. Y.)	4,549.37	6,595.60	15,337.22	d 6,959.61	150.06
Fidelity & Dep. (Md.)	44,067.95	44,282.89	239.40	5,296.69	948.26
Georgia Cas. (Ga.)	6,245.97	8,374.12	742.55	11,172.48	149.92
Globe Ind. (N. Y.)	3,327.78	3,160.61	d 1,961.35	d 8,234.41	125.00
Hartford Acc. & Ind. (Conn.)	85,694.02	117,015.43	43,390.40	39,190.25	1,767.15
Hartford L. S. (N. Y.)	3,416.52	3,489.02	5,440.00	2,555.00	125.00
Hartford Steam B. (Conn.)	10,587.34	10,256.00	.....	.....	236.74
Indemnity (Pa.)	2,339.48	2,548.74	2,132.40	394.28	125.00
Independence Ind. (Pa.)	460.05	525.90	492.77	d 902.50	125.00
Lloyds Casualty (N. Y.)	1,677.12	1,425.53	37.89	444.46	125.00
Maryland Cas. (Md.)	53,361.10	88,102.07	26,039.05	26,752.96	1,094.00
Mass. Bonding (Mass.)	43,565.65	39,037.07	27,915.29	27,568.84	928.67
Mass. Protective (Mass.)	98,266.24	103,680.87	59,798.92	66,898.09	2,084.66
Metropolitan Cas. (N. Y.)	5,809.22	4,953.21	1,060.26	1,081.95	141.18
Monarch Accident (Mass.)	.....	158.50	.....	376.07	125.00
National Cas. (Mich.)	3,125.51	6,244.66	797.79	1,187.31	125.00
National Sur. (N. Y.)	65,823.74	70,463.77	29,114.08	54,615.43	1,343.67
National Union (Pa.)	185.80	2,209.88	.....	13.55	125.00
New York Ind. (N. Y.)	256.93	917.53	.....	.....	125.00
New York Cas. (N. Y.)	2,266.75	3,206.56	798.71	371.66	125.00
North Am. Acc. (Ill.)	21,817.62	25,451.46	6,629.74	7,676.94	482.71
Northwest Cas. (Wash.)	.....	916.83	.....	.....	125.00
Northwestern Cas. & Sur. (La.)	.....	182.04	.....	.....	125.00
Occidental Ind. (Cal.)	.....	1,054.44	.....	.....	125.00
Pacific Ind. (Cal.)	.....	.....	.....	.....	125.00
Phoenix Ind. (N. Y.)	47,703.34	59,621.88	8,703.88	28,824.24	979.07
Preferred Acci. (N. Y.)	26,376.27	28,828.94	6,245.32	18,084.54	615.53
Royal Ind. (N. Y.)	46,445.76	11,203.86	17,814.15	13,902.47	977.14
Southern Sur. (Ia.)	.....	.....	.....	.....	157.05
Southern Sur. (N. Y.)	.....	2,151.20	.....	22.00	125.00
Standard Acci. (Mich.)	30,858.78	51,899.70	20,839.69	8,230.09	652.06
U. S. Cas. (N. Y.)	4,063.88	5,110.44	1,425.68	1,234.35	125.00
U. S. Fid. & Guar. (Md.)	240,709.27	285,613.44	124,550.41	59,833.36	4,901.29
Universal Automobile (Texas)	.....	58.00	.....	.....	125.00
Western Cas. (Colo.)	2,806.50	2,316.50	1,197.20	2,086.90	125.00
U. S. Branches of Alien Companies					
Employer's Liab. (London)	40,634.91	59,532.79	14,777.08	23,599.40	837.70
London Guar. & Acc. (London)	16,789.84	9,378.48	14,810.32	4,676.25	364.45
Ocean Acc. & Guar. (London)	1,783.61	2,020.10	334.87	311.30	125.00
Mutual Companies of Other States					
Hardware Mut. (Wis.)	802.17	8,307.30	150.00	1,382.26	125.00
Liberty Mut. (Mass.)	.....	10,073.17	.....	3,710.03	125.00
State Farm Mut. (Ill.)	.....	9,806.99	.....	1,124.15	125.00

MONTANA BUSINESS 1928 — Table "C"

Accident		Health		Liability		Workmen's Compensation	
Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Companies of Other States							
$ 323.74	$ 22.56	$ 61.25	$.....	$ 34.15	$.....	$.....	$.....
.....	.....	.....	.....	.....	.....	.....	.....
§ 84,986.78	50,756.51	.....	.....	.....	.....	.....	.....
35.00	.....	.....	.....	433.80	.....	.....	.....
22,025.35	10,159.58	8,349.64	5,162.53	460.97	.....	2,197.84	1,734.49
28.79	.....	43.82	.....	d 151.47	250.00	505.54	1,553.14
§ 237.89	§.....	.....	.....	337.35	.....	.....	.....
572,88	155.71	703.53	456.18	2,014.59	215.00	.....	.....
173.00	.....	43.00	.....	487.46	.....	2,268.14	284.50
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	208.63	2,102.50	.....	.....
59.76	.....	162.66	.....	946.69	402.14	.....	.....
5,810.58	4,013.13	524.41	163.57	9,509.73	843.00	17,694.99	7,593.67
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	501.18	.....	707.63	394.28
25.00	.....	.....	.....	234.72	.....	d 13.20	.....
.....	.....	.....	.....	.....	.....	.....	.....
2,223.97	758.21	784.44	463.45	3,709.99	.....	18,898.41	18,986.77
13,645.35	14,873.42	13,395.13	7,075.67	801.58	5.00	110.00	.....
§ 1,871.50	§ 540.52	*101,809.37	* 66,357.57	.....	.....	.....	.....
54.00	.....	.....	.....	9.84	350.00	.....	.....
§ 158.50	§ 376.07	.....	.....	.....	.....	.....	.....
§ 6,233.66	§ 1,187.31	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	8.00	.....	.....	.....
.....	.....	.....	.....	380.45	.....	.....	.....
.....	.....	.....	.....	39.92	.....	.....	.....
25,451.46	7,676.94	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
54.00	.....	.....	.....	16.49	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....
146.50	.....	.....	.....	5,793.21	550.00	10,801.00	7,412.11
23,757.47	11,986.16	4,220.84	4,595.70	.....	.....	.....	.....
115.38	179.96	20.22	44.00	372.31	30.00	4,055.07	7,345.04
.....	.....	.....	.....	.....	.....	.....	.....
639.55	.....	109.59	.....	31.87	.....	.....	22.00
1,493.17	141.95	405.78	102.01	3,308.65	255.75	1,348.07	1,817.34
189.50	72.32	109.80	.....	437.35	.....	.....	195.00
3,767.31	1,035.52	1,355.12	583.89	33,086.54	12,018.81	42,113.83	23,204.16
.....	.....	.....	.....	.....	.....	.....	.....
2,316.50	2,086.90	.....	.....	.....	.....	.....	.....
U. S. Branches of Alien Companies							
686.09	133.93	255.00	140.18	2,411.49	1,225.00	36,614.19	15,984.10
398.10	.....	69.00	.....	449.64	.....	7,268.94	10,227.21
540.21	72.85	193.84	.....	977.62	.....	d 1,101.37	.....
Mutual Companies of Other States							
.....	.....	.....	.....	121.02	.....	.....	.....
.....	.....	.....	.....	188.19	.....	9,454.05	3,710.03
.....	.....	.....	.....	.....	.....	.....	.....

Table "C" MISCELLANEOUS INSURANCE COMPANIES
(Continued)

COMPANIES	All Premiums Received		All Losses Paid		Premium Tax Paid During Year
	1927	1928	1927	1928	
Assessment Companies of Other States					
Employees Mut. Ben. (Minn.)	2,342.05	11,489.20	693.00	5,101.42	125.00
Int. St. Bus. Men's (Iowa)	7,293.64	7,651.61	3,117.28	2,237.37	187.48
Mutual Benefit (Neb.)	279,096.16	325,580.67	167,618.89	202,082.78	5,606.92
Life Companies Having Accident and Health Departments					
Aetna (Conn.)	152,469.14	154,751.73	103,062.94	72,979.11	***
Bus. Men's Assur. (Mo.)	3,098.13	4,394.84	970.67	1,337.10	***
Continental (Mo.)	10,670.54	9,626.99	8,471.46	2,238.46	***
Equitable (N. Y.)	2,078.80	1,957.57	782.85	729.98	***
Federal (Ill.)	2,623.40	2,694.07	1,550.74	2,560.24	***
Great Northern (Wis.)	10,118.48	11,519.08	2,489.05	2,659.29	***
Great Western (Iowa)	186.72	1,239.86	33.33	303.66	***
Metropolitan (N. Y.)	36,151.77	34,166.42	21,855.49	20,153.00	***
Missouri (Mo.)	3,470.33	3,467.95	921.07	1,142.03	***
National (Ill.)	106.02	107.60	18.46	.....	***
Northern (Wash.)	.....	383.83	.....	.....	***
Occidental (Cal.)	2,797.75	2,241.47	515.98	966.63	***
Pacific Mutual (Cal.)	38,348.09	41,429.13	20,292.20	25,243.64	***
Provident (Tenn.)	2,930.02	3,163.94	1,076.63	971.94	***
Travelers (Conn.)	44,221.72	39,740.46	19,308.22	16,284.84	***
Washington Fidelity (Ill.)	5,793.25	5,871.48	2,572.62	2,859.96	***
TOTALS	1,875,941.39	2,123,347.65	929,450.49	866,516.68	35,051.97
COMPANIES ADMITTED FOR REINSURANCE ONLY	23,407.81	19,716.84	17,260.51	d 15,235.24	¶
GRAND TOTALS	$1,899,349.20	$2,143,063.49	$946,711.00	$851,277.44	$35,051.97

d Deduct.
§ Includes Accident and Health.
* Includes Non-cancelled A and H.
¶ Tax paid by ceding companies.
***Taxes included in Life Table.

MONTANA BUSINESS 1928

Table "C"
(Continued)

Accident		Health		Liability		Workmen's Compensation	
Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Assessment Companies of Other States							
§ 11,489.20	§ 5,101.42	.....	.....	.....	.....	.....	.....
§ 7,651.61	§ 2,237.37	.....	.....	.....	.....	.....	.....
§ 325,580.67	§202,082.78	.....	.....	.....	.....	.....	.....
Life Companies Having Accident and Health Departments							
11,549.75	3,526.68	2,841.41	756.33	24,269.99	10,096.35	78,105.56	43,720.30
1,757.94	572.95	2,636.90	764.15	.....	.....	.....	.....
4,686.44	689.87	4,940.55	1,548.59	.....	.....	.....	.....
60.00	.....	* 1,897.57	729.98	.....	.....	.....	.....
.....	.....	2,694.07	2,560.24	.....	.....	.....	.....
4,888.92	600.63	6,630.16	2,058.66	.....	.....	.....	.....
848.50	294.66	391.36	9.00	.....	.....	.....	.....
8,829.99	4,569.00	* 25,336.43	* 15,584.00	.....	.....	.....	.....
2,821.45	974.18	646.50	167.85	.....	.....	.....	.....
§ 107,60	§.....	.....	.....	.....	.....	.....	.....
§ 383.83	§.....	.....	.....	.....	.....	.....	.....
1,414.94	419.82	826.53	546.81	.....	.....	.....	.....
12,723.63	10,363.55	* 28,705.50	* 14,880.09	.....	.....	.....	.....
§ 3,163.94	§ 971.94	.....	.....	.....	.....	.....	.....
27,467.60	9,315.57	6,686.05	5,866.08	4,738.91	1,103.19	.....	.....
§ 5,871.48	§ 2,859.96	.....	.....	.....	.....	.....	.....
629,318.48	350,809.93	216,849.47	130,616.53	96,170.86	29,446.74	231,028.69	144,184.14
5,889.91	797.88	* 692.64	* 493.75	1,643.02	.....	.21	.....
$635,208.39	$351,607.81	$217,542.11	$131,110.28	$97,813.88	$29,446.74	$231,028.90	$144,184.14

MISCELLANEOUS INSURANCE COMPANIES — MONTANA BUSINESS 1928 — Table "C-1"

COMPANIES	Auto Liability		Fidelity		Surety		Burglary and Theft	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Companies of Other States								
Aetna Cas. & Sur. (Conn.)	$ 15,404.12	$ 3,268.00	$ 8,717.25	$ 734.08	$ 17,003.58	d $24,820.13	$ 5,011.07	$ 2,240.84
American Surety (N. Y.)	.....	.....	22,450.24	5,990.21	19,545.87	d 20,978.82	8,600.97	1,974.85
Benefit Ass'n. (Ill.)	.....	.....	.....	.....	.....	.....	.....	.....
Central Sur. (Mo.)	11,187.83	2,958.00	119.61	.....	490.00	.....	30.26	.....
Continental Cas. (Ind.)	11,607.67	1,683.00	265.86	308.50	324.29	d 382.05	471.41	.....
Eagle Ind. (N. Y.)	2,971.06	8,841.15	198.65	.....	76.10	d 5,309.98	57.25	.....
Employers (Mo.)	1,503.31	5,274.33	.....	.....	15.00	.....	.....	5.00
Federal Sur. (Ia.)	10,209.12	7,265.00	6,237.65	165.00	31,669.11	5,455.91	1,615.69	1,180.42
Fidelity & Cas. (N. Y.)	286.77	.....	f & s 1,826.25	.....	.....	d 7,244.11	374.87	.....
Fidelity & Dep. (Md.)	.....	.....	19,678.68	7,880.50	22,793.12	d 2,654.73	1,811.09	70.92
Georgia Cas. (Ga.)	5,182.58	8,590.60	.....	.....	.....	.....	85.28	.....
Globe Ind. (N. Y.)	361.93	.....	339.65	.....	535.41	d 8,636.55	267.63	.....
Hartford Acc. & Ind. (Conn.)	38,408.44	12,792.85	8,195.49	6,362.61	10,497.75	d 5,971.74	1,708.82	1,010.55
Hartford L. S. (N. Y.)	.....	.....	.....	.....	.....	.....	.....	.....
Hartford Steam B. (Conn.)	.....	.....	.....	.....	.....	.....	.....	.....
Indemnity (Pa.)	399.76	.....	15.00	.....	594.73	.....	16.41	.....
Independence Ind. (Pa.)	47.85	.....	.....	.....	112.72	d 911.10	3.93	.....
Lloyds Casualty (N. Y.)	.....	.....	.....	.....	.....	.....	.....	.....
Maryland Cas. (Md.)	25,721.37	1,673.40	2,828.21	17.91	13,460.57	d 1,208.42	2,970.41	711.95
Mass. Bonding (Mass.)	5,883.70	3,900.00	1,590.59	683.24	d 132.83	.....	861.20	26.50
Mass. Protective (Mass.)	.....	.....	.....	.....	.....	.....	.....	.....
Metropolitan Cas. (N. Y.)	3,282.00	400.00	.....	.....	967.75	.....	31.56	.....
Monarch Acc. (Mass.)	.....	.....	.....	.....	.....	.....	.....	.....
National Cas. (Mich.)	7.50	.....	.....	.....	.....	.....	.....	.....
National Union (Pa.)	1,445.47	.....	.....	.....	19.66	.....	10.59	.....
National Sur. (N. Y.)	.....	.....	32,426.72	34,010.68	24,708.42	19,516.95	12,956.77	1,087.80
New York Ind. (N. Y.)	173.47	.....	163.61	.....	101.25	.....	255.00	.....
New York Cas. (N. Y.)	1,332.80	.....	.....	.....	85.00	.....	.....	.....
North American Acc. (Ill.)	.....	.....	.....	.....	.....	.....	.....	.....
Northwest Cas. (Wash.)	557.24	.....	.....	.....	.....	.....	62.70	.....
Northwestern Cas. & Sur. (La.)	85.74	.....	25.81	.....	.....	.....	.....	.....
Occidental Ind. (Cal.)	853.70	.....	.....	.....	.....	.....	.....	.....
Pacific Ind. (Cal.)	.....	.....	.....	.....	.....	.....	.....	.....

Phoenix Ind. (N. Y.)	19,970.05	8,208.24	.....	.....	.....	.....	1,501.20	1,142.65
Preferred Acc. (N. Y.)	722.72	962.70	.....	.....	.....	.....	26.91	.....
Royal Ind. (N. Y.)	3,246.49	1,858.70	1,008.66	1,466.00	569.16	1,204.34	490.79	10.75
Southern Sur. (N. Y.)	258.74	.....	66.15	.....	567.86	.....	305.09	.....
Standard Acc. (Mich.)	26,234.16	2,111.60	2,557.90	1,477.92	1,881.07	d 1,424.53	1.354.51	265.65
U. S. Cas. (N. Y.)	3,394.23	722.50	.....	.....	.....	.....	17.93	.....
U. S. Fid. & Guar. (Md.)	80,946.71	6,666.14	22,263.89	1,908.93	46,420.45	d 12,436.76	7,881.30	1,139.43
"Universal Automobile (Texas)	58.00	.....	.....	.....	.....	.....	.....	.....
Western Cas. (Colo.)	.....	.....	.....	.....	.....	.....	.....	.....
U. S. Branches of Alien Companies								
Employer's Liab. (London)	8,222.34	2,614.78	1,857.36	30.98	2,081.50	d 1,299.53	333.50	.....
London Guar. & Acc. (London)	540.08	183.50	15.00	d 9.26	91.53	d 6,930.03	356.12	156.80
Ocean Acc. & Guar. (London)	819.97	.....	20.00	.....	.....	.....	35.37	.....
Mutual Companies of Other States								
Hardware Mut. (Wis.)	5,028.24	700.00	.....	.....	.....	.....	32.69	.....
Liberty Mut. (Mass.)	303.25	.....	7.50	.....	.....	.....	.....	.....
*State Farm Mut. (Ill.)	3,357.53	256.17	.....	.....	.....	.....	898.26	31.50
Life Companies Writing Miscellaneous Business								
Aetna (Conn.)	37,985.02	14,879.45	.....	.....	.....	.....	.....	.....
Travelers (Conn.)	847.90	.....	.....	.....	.....	.....	.....	.....
TOTALS	328,848.86	95,810.11	132,875.73	61,027.30	194,479.07	d 74,031.28	50,436.58	11,055.61
COMPANIES ADMITTED FOR REINSURANCE ONLY	1,949.85	.....	2,381.09	411.44	3,899.50	d 16,938.31	3,221.49	.....
GRAND TOTALS	$330,798.71	$95,810.11	$135,256.82	$61,438.74	$198,378.57	d $90,969.59	$53,658.07	$11,055.61

d Deduct.
† See Footnote Page 58.
* Auto Fire Premiums Included.

MISCELLANEOUS INSURANCE COMPANIES — MONTANA BUSINESS 1928 — Table "C-2"

COMPANIES	Automobile, Property Damage And Collision		Plate Glass		Engine, Machinery and Steam Boiler		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
Companies of Other States								
Aetna Cas. & Sur. (Conn.)	$ 33,181.38	$ 16,524.51	$ 3,318.81	$ 642.03	$	$	$ 696.23	$ 51.15
American Sur. (N. Y.)			1,120.73	226.23				
Benefit Ass'n. (Ill.)								
Central Sur. (Mo.)	11,543.27	9,098.37	4,231.97	1,687.70				
Continental Cas. (Ind.)	5,389.34	2,101.35	1,673.72	292.88				
Eagle Ind. (N. Y.)	2,990.66	8,110.57	239.83	125.34	d 56.04			
Employers (Mo.)	266.87							
Federal Sur. (Ia.)	7,184.62	4,713.60	927.43	247.71				
Fidelity & Cas. (N. Y.)	1.45				1,134.66			
Fidelity & Dep. (Md.)								
Georgia Cas. (Ga.)	2,163.58	440.35	734.05	39.03				
Globe Ind. (N. Y.)	432.86		54.02					
Hartford Acc. & Ind. (Conn.)	23,007.13	12,073.69	1,658.09	308.92				
Hartford L. S. (N. Y.)							3,489.02	2,555.00
Hartford Steam B. (Conn.)					10,256.00			
Indemnity (Pa.)	188.98		125.05					
Independence Ind. (Pa.)	114.88	8.60						
Lloyds Casualty (N. Y.)			1,425.53	444.46				
Maryland Cas. (Md.)	13,629.79	4,044.87	2,754.68	1,266.82	647.70		472.53	34.00
Mass. Bonding (Mass.)	2,064.47	968.11	817.88	36.90				
Mass. Protective (Mass.)								
Metropolitan Cas. (N. Y.)	608.06	331.95						
Monarch Acc. (Mass.)								
National Cas. (Mich.)	3.50							
National Union (Pa.)	695.28	13.55	30.88					
National Sur. (N. Y.)			371.86					
New York Ind. (N. Y.)	100.22		31.36		d 287.83			
New York Cas. (N. Y.)	12.00		1,736.84	371.66				
North American Acc. (Ill.)								
Northwest Cas. (Wash.)	271.80		25.09					
Northwestern Cas. & Sur. (La.)								
Occidental Ind. (Cal.)	200.74							
Pacific Ind. (Cal.)								

Phoenix Ind. (N. Y.)	18,684.77	10,227.55	2,725.15	1,283.69	.....	.....	.....	.....
Preferred Acc. (N. Y.)	101.00	539.98	.....	.....	.....	.....	.....	.....
Royal Ind. (N. Y.)	1,032.64	909.91	765.96	857.77	d 471.82	.....	.....	.....
Southern Sur. (N. Y.)	172.35	.....	.....	.....	.....	.....	.....	.....
Standard Acc. (Mich.)	11,757.57	3,140.05	1,558.82	342.35	.....	.....	.....	.....
U. S. Cas. (N. Y.)	956.48	244.53	5.15	.....	.....	.....	.....	.....
U. S. Fid. & Guar. (Md.)	41,639.01	23,558.38	6,079.38	2,154.86	.....	.....	59.90	.....
Universal Automobile (Texas)	.....	.....	.....	.....	.....	.....	.....	.....
Western Cas. (Colo.)	.....	.....	.....	.....	.....	.....	.....	.....
U. S. Branches of Alien Companies								
Employer's Liab. (London)	6,484.28	4,769.96	92.00	.....	495.04	.....	.....	.....
London Guar. & Acc. (London)	190.07	1,048.03	.....	.....	.....	.....	.....	.....
Ocean Acc. & Guar. (London)	246.59	155.95	134.86	82.50	153.01	.....	.....	.....
Mutual Companies of Other States								
Hardware Mut. †Wis.)	2,629.03	519.00	496.32	163.26	.....	.....	.....	.....
Liberty Mut. (Mass.)	120.18	.....	.....	.....	.....	.....	.....	.....
State Farm Mut. (Ill.)	5,551.20	836.48	.....	.....	.....	.....	.....	.....
TOTALS	193,616.05	104,379.34	33,135.46	10,574.11	11,870.72	.....	4,717.68	2,640.15
COMPANIES ADMITTED FOR REINSURANCE ONLY	36.30	.....	.....	.....	1.83	.....	.....	.....
GRAND TOTALS	$193,652.35	$104,379.34	$33,135.46	$10,574.11	$11,872.55	.....	$4,717.68	$2,640.15

d Deduct.
† See Footnote Page 58.

MISCELLANEOUS INSURANCE COMPANIES FINANCIAL STATEMENTS—December 31, 1928 Table "C-3"

COMPANIES	Paid Up Capital	Admitted Assets	Unpaid Losses	Total Liabilities Including Capital	Unassigned Surplus	Surplus As Regards Policy Holders
Companies of Other States						
Aetna Cas. & Sur. (Conn.)	$ 3,000,000	$35,994,426.88	$ 6,346,665.85	$23,830,867.42	$12,163,559.46	$15,163,559.46
American Sur. (N. Y.)	5,000,000	23,287,316.20	3,785,094.04	17,259,484.99	6,027,831.21	11,027,831.21
Benefit Ass'n. (Ill.)	Mutual	1,760,193.60	289,610.67	541,193.52	1,219,000.08	1,219,000.08
Central Sur. (Mo.)	1,000,000	3,682,507.69	377,082.39	2,539,511.18	1,142,996.51	2,142,996.51
Continental Cas. (Ind.)	3,000,000	21,596,813.04	4,932,217.17	18,096,813.04	3,500,000.00	6,500,000.00
Eagle Ind. (N. Y.)	750,000	5,454,957.29	2,232,780.00	4,934,281.48	520,675.81	1,270,675.81
Employers (Mo.)	1,500,000	6,823,233.60	1,666,694.55	4,573,233.60	2,250,000.00	3,750,000.00
Federal Sur. (Ia.)	1,500,000	3,419,158.71	521,544.99	2,976,481.71	442,677.00	1,942,677.00
Fidelity & Cas. (N. Y.)	4,000,000	39,658,651.95	12,183,627.37	32,417,185.97	7,241,465.98	11,241,465.98
Fidelity & Dep. (Md.)	5,000,000	28,729,382.39	6,166,118.59	21,821,450.99	6,907,931.40	11,907,931.40
Georgia Cas. (Ga.)	750,000	3,523,182.37	766,764.39	2,619,723.42	903,458.95	1,653,458.95
Globe Ind. (N. Y.)	2,500,000	36,722,130.83	13,151,831.32	31,722,130.83	5,000,000.00	7,500,000.00
Hartford Acc. & Ind. (Conn.)	1,000,000	42,442,029.87	15,745,185.17	33,756,839.58	8,685,190.29	9,685,190.29
Hartford L. S. (N. Y.)	500,000	1,563,762.09	54,028.14	961,479.93	602,282.16	1,102,282.16
Hartford Steam B. (Conn.)	3,000,000	21,130,290.58	377,212.80	13,891,090.98	7,239,199.60	10,239,199.60
Indemnity (Pa.)	1,000,000	19,698,961.56	6,530,582.86	15,542,677.66	4,156,283.90	5,156,283.90
Independence Ind. (Pa.)	1,500,000	10,118,179.48	4,134,143.00	9,349,921.47	768,258.01	2,268,258.01
Lloyds Casualty (N. Y.)	1,000,000	2,412,466.85	53,530.16	1,562,463.26	850,003.59	1,850,003.59
Maryland Cas. (Md.)	5,000,000	47,104,670.49	16,723,922.65	39,985,765.29	7,118,905.20	12,118,905.20
Mass. Bonding (Mass.)	4,000,000	19,013,460.60	3,702,853.72	12,466,659.60	5,000,000.00	10,546,801.00
Mass. Protective (Mass.)	500,000	7,917,172.79	2,308,521.90	6,082,341.53	1,834,831.26	2,334,831.26
Metropolitan Cas. (N. Y.)	1,500,000	15,452,308.70	4,337,418.63	11,673,698.43	3,778,610.27	5,278,610.27
Monarch Acc. (Mass.)	300,000	1,434,108.71	300,000.00	1,131,807.01	302,301.70	602,301.70
National Cas. (Mich.)	750,000	2,583,083.04	182,104.77	1,833,083.04	750,000.00	1,500,000.00
National Union (Pa.)	1,000,000	3,085,009.82	680,531.00	2,879,576.88	205,432.94	1,205,432.94
National Sur. (N. Y.)	15,000,000	48,331,802.41	5,661,588.51	35,848,010.27	12,483,792.14	27,483,792.14
New York Ind. (N. Y.)	1,000,000	8,567,665.65	3,138,888.49	7,887,866.48	679,799.17	1,679,799.17
New York Cas. (N. Y.)	1,500,000	7,030,520.77	636,656.84	4,168,100.68	2,862,420.09	4,362,420.09
North American Acc. (Ill.)	400,000	2,640,688.22	338,000.54	2,301,353.39	339,334.83	739,334.83
Northwest Cas. (Wash.)	200,000	527,158.55	46,850.25	405,876.59	121,281.96	321,281.96
Northwestern Cas. & Sur. (La.)	750,000	2,838,265.79	720,546.99	2,229,514.99	608,750.80	1,358,750.80
Occidental Ind. (Cal.)	500,000	1,382,282.17	87,722.14	912,957.34	469,324.83	969,324.83
Pacific Ind. (Cal.)	1,500,000	6,226,349.68	692,377.00	4,501,210.66	1,725,139.02	3,225,139.02

Phoenix Ind. (N. Y.)	500,000	3,592,827.05	1,024,884.85	3,037,929.20	554,897.85	1,054,897.85
Preferred Acc. (N. Y.)	3,500,000	12,840,812.83	2,543,559.65	9,803,833.90	3,036,978.93	6,536,978.93
Royal Ind. (N. Y.)	1,000,000	24,362,999.05	10,567,299.00	19,784,466.58	4,578,533.47	5,578,532.47
Southern Sur. (N. Y.)	2,500,000	11,698,016.44	1,078,570.48	10,198,016.44	1,500,000.00	4,000,000.00
Standard Acc. (Mich.)	2,500,000	24,772,406.61	9,627,956.40	22,271,446.00	2,500,960.61	5,000,960.61
U. S .Cas. (N. Y.)	1,500,000	13,318,216.94	4,492,919.22	10,986,002.42	2,332,214.52	3,832,214.52
U. S. Fid. & Guar. (Md.)	10,000,000	67,872,612.33	19,601,886.46	51,924,385.89	15,948,226.44	25,948,226.44
Universal Automobile (Texas)	500,000	1,514,803.67	95,826.00	1,186,975.68	327,827.99	827,827.99
Western Cas. (Colo.)	200,000	345,809.75	18,602.89	288,924.96	56,884.79	256,884.79
U. S. Branches of Alien Companies						
*Employer's Liab. (London)	200,000	37,080,452.45	15,503,308.00	29,572,161.05	7,508,291.40	7,508,291.40
*London Guar. & Acc. (London)	800,000	16,999,264.04	7,986,378.00	13,603,529.37	3,395,734.67	3,395,734.67
*Ocean Acc. & Guar. (London)	800,000	19,706,086.08	7,121,157.94	15,700,365.25	4,005,720.83	4,805,720.83
Mutual Companies of Other States						
Hardware Mut. (Wis.)	Mutual	2,772,726.18	937,890.52	2,134,285.60	638,440.58	638,440.58
Liberty Mut. (Mass.)	Mutual	19,451,318.22	9,673,809.00	16,409,860.50	3,041,457.72	3,041,457.72
State Farm Mut. (Ill.)	Mutual	2,136,683.06	382,369.27	1,881,295.63	255,387.43	255,387.43
Assessment Companies of Other States						
Employees Mut. Ben. (Minn.)	Assessment	43,393.86	1,876.00	13,167.45	18,130.67	18,130.67
Int. St. Bus. Men's (Iowa)	Assessment	645,225.82	153,477.48	208,637.18	436,588.64	436,588.64
Mutual Benefit (Neb.)	Assessment	1,716,385.02	952,826.43	1,166,342.99	550,042.03	550,042.03

* U. S. Deposit.

STATISTICAL

Table "C-4"

MISCELLANEOUS INSURANCE COMPANIES

All Business in Montana 1906—1927

Year	Accident and Health		Fidelity and Surety		Liability		Workmen's Compensation		Plate Glass	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
1906	$135,428.15	$ 88,030.57	$ 32,442.26	$ 7,967.05	$ 46,019.25	$ 15,842.09	$.....	$.....	$ 14,386.71	$ 7,748.57
1907	154,540.74	106,413.03	38,391.67	20,899.92	75,133.57	7,174.98	.....	.....	16,305.47	8,636.63
1908	87,627.37	50,923.75	45,724.35	304.24	76,752.53	25,079.10	35,876.05	49,045.28	18,882.74	9,739.84
1909	122,536.58	49,867.98	57,449.52	10,597.30	51,458.38	37,127.44	10,528.50	11,182.65	23,752.02	9,126.09
1910	146,611.73	63,620.99	85,976.02	66,280.58	71,336.15	52,257.60	37.50	2,395.45	23,743.84	11,061.24
1911	180,291.20	66,174.80	88,386.68	18,455.47	60,961.16	66,709.16	96.05	46.98	19,545.46	10,827.89
1912	215,601.18	94,105.78	96,930.45	13,366.58	77,295.03	46,710.43	254.90	171.91	32,952.16	10,749.77
1913	275,781.61	122,656.98	106,360.35	31,631.54	131,940.55	97,054.39	54.12	145.33	33,571.54	12,171.71
1914	228,529.15	121,011.73	130,155.16	19,309.54	169,622.34	79,397.47	5,048.50	273.60	33,648.69	15,279.27
1915	235,884.22	103,893.47	172,561.67	39,449.01	113,839.97	60,318.76	145,549.86	9,573.57	36,389.38	15,043.01
1916	361,663.50	130,264.18	213,350.44	27,123.82	73,739.01	38,017.88	285,019.55	78,267.46	37,898.11	20,209.19
1917	356,960.95	187,972.21	265,276.85	52,493.17	107,037.65	17,800.66	305,655.47	154,702.94	47,163.30	23,368.81
1918	288,405.47	131,527.77	266,098.38	67,364.39	114,205.18	29,053.91	228,383.30	66,819.52	49,425.90	26,922.06
1919	285,521.32	121,095.89	311,604.31	82,800.10	142,602.55	32,697.28	189,486.54	49,461.76	59,168.65	28,467.83
1920	389,060.33	146,353.98	374,463.68	36,413.02	169,626.32	33,997.24	180,624.35	75,830.29	97,548.98	49,991.08
1921	377,342.53	145,401.31	343,051.83	183,637.31	141,475.30	67,359.52	144,827.60	73,089.71	74,651.84	34,657.82
1922	382,865.53	169,373.42	340,897.88	292,873.68	168,697.38	34,408.25	115,744.74	68,203.15	68,110.74	21,142.14
1923	521,640.07	230,214.39	331,435.43	549,535.77	189,229.05	74,763.56	136,718.48	84,258.58	63,780.24	21,658.50
1924	518,188.12	232,732.22	291,455.40	635,094.58	174,246.54	90,699.66	182,076.94	108,076.94	54,400.42	16,509.05
1925	599,244.49	282,361.18	298,287.25	253,663.59	249,626.04	109,850.28	177,433.55	102,848.79	48,046.14	18,984.35
1926	668,504.22	395,910.91	294,045.50	71,217.23	274,297.38	161,960.95	227,123.80	127,494.95	42,055.21	9,286.59
1927	778,113.17	424,947.39	308,505.22	105,407.44	323,926.29	122,968.37	229,402.54	148,051.24	37,070.03	10,540.72
1928	852,750.50	482,718.09	333,635.39	† 29,530.85	428,612.59	125,256.85	231,028.90	144,184.14	33,135.46	10,574.11

† Deduct.

Table "C-4"

STATISTICAL

MISCELLANEOUS INSURANCE COMPANIES

All Business in Montana 1906—1927

Year	Steam Boiler Engine and Machinery		Burglary and Theft		Sprinkler		Automobile, Property Damage, Collision		Miscellaneous	
	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses	Premiums	Losses
1906	$ 3,314.16	$ 329.05	$ 2,854.55	$.....	$.....	$.....	$.....	$.....	$.....	$.....
1907	14,016.78	.....	3,259.12	.....	.....	.....	.....	.....	.....	.....
1908	1,722.65	.....	4,839.52	20.00	.....	.....	.....	.....	.....	.....
1909	7,303.12	.....	6,743.45	.....	.....	.....	.....	.....	.....	.....
1910	7,521.77	.....	8,076.56	471.32	.....	.....	26.72	.....	4,211.51	395.00
1911	4,722.22	.....	6,683.08	1,313.10	.....	.....	477.34	.....	5,641.49	2,440.00
1912	15,954.75	953.00	6,086.02	551.19	.....	.....	398.91	787.74	3,027.75	2,060.00
1913	7,622.15	.....	8,828.78	656.03	.....	.....	4,015.63	1,302.88	13,804.19	604.50
1914	1,269.33	32.35	8,039.42	5,124.13	73.29	9.60	7,099.05	4,391.96	27,485.17	8,168.00
1915	5,379.59	.....	10,108.49	3,106.45	438.76	336.00	9,904.58	6,224.10	35,204.03	22,422.50
1916	6,684.26	71.00	10,361.39	728.32	266.35	.....	14,585.35	6,361.49	47,531.53	30,980.00
1917	7,981.54	.....	13,179.37	1,650.87	311.04	235.82	33,767.38	14,562.19	80,581.66	48,562.83
1918	7,840.15	625.00	19,725.06	4,505.98	720.14	1,560.07	37,922 36	21,694.35	45,021.52	22,733.45
1919	6,610.22	.....	33,139.61	11,449.59	868.85	240.20	47,023.32	32,349.84	30,374.45	28,700.00
1920	10,191.23	1,179.31	29,342.17	15,354.71	652.96	881.10	65,421.55	38,708.59	13,115.39	18,920.00
1921	17,098.15	203.40	43,927.93	16,541.88	262.42	261.43	60,839.77	50,704.27	5,971.93	6,985.00
1922	7,655.13	726.41	40,325.57	10,846.43	559.18	207.83	57,587.62	30,007.81	3,865.56	4,600.00
1923	9,282.91	1,120.59	43,555.92	10,295.13	401.70	370.55	67,224.14	35,689.44	6,262.07	3,817.00
1924	7,437.05	1,096.21	39,588.72	7,372.23	301.29	23.20	72,179.31	43,522.11	8,503.70	3,530.00
1925	18,805.95	† 242.50	34,904.81	5,780.86	719.27	126.09	115,456.85	63,230.68	9,252.92	5,751.16
1926	15,539.65	829,86	44,815.08	7,251.44	376.57	15.50	146,421.30	105,412.42	7,838.87	3,755.22
1927	11,280.40	.00	56,467.20	30,135.21	541.09	.00	157,423.98	100,948.55	3,789.57	5,580.70
1928	11,872.55	.00	53,658.07	11,055.61	472.53	34.00	193,652.35	104,379.34	4,245.15	2,606.15

† Deduct.

FRATERNAL INSURANCE TABLES

TABLE "D"
Benefit Certificates in force in Montana 1927-1928, Receipts from members 1928 and losses incurred, paid and unpaid, Pages 74 and 75

TABLE "D-1"
Financial Statements .....Pages 76 and 77

TABLE "D-2"
Statistical .....Page 78

Table "D" FRATERNAL INSURANCE SOCIETIES

SOCIETIES	In Force Dec. 31, 1927		In Force Dec. 31, 1928	
	Number of Certificates	Amount	Number of Certificates	Amount
Aid Association for Lutherans (Wis.)	136	187,250.00	127	181,500.00
Ancient Order of United Workmen (N. D.)	3,175	5,016,046.00	3,537	5,673,046.00
Catholic Knights of America (Mo.)	24	33,500.00	21	27,500.00
Catholic Order of Foresters (Ill.)	320	431,365.00	316	426,265.00
Croation Brotherhood of U.S.A. (Mont.)	791	660,500.00	788	655,700.00
Croation Fraternal Union (Pa.)	1,404	1,196,100.00	1,384	1,185,100.00
Degree of Honor Protective Ass'n. (Minn.)	1,817	1,814,937.36	2,029	2,001,988.86
Fraternal Aid Union (Kansas)	162	239,681.00	151	222,521.00
Fraternal Brotherhood (Cal.)	429	428,142.00	386	387,544.00
Grand Aerie F. O. E. (Mo.)	32	38,000.00	31	36,000.00
Grand Carn. Slovenian Catholic Union (Ill.)	427	394,250.00	452	412,500.00
Homesteaders Life Ass'n. (Iowa)	6	5,663.00	6	5,663.00
Independent Order of Foresters (Canada)	28	44,400.00	21	32,500.00
Knights of Columbus (Conn.)	1,505	1,961,227.00	1,581	2,082,299.00
Knights of Pythias (Ind.)	428	621,497.00	442	636,337.00
Ladies Catholic Benevolent Ass'n. (Pa.)	762	708,895.00	779	722,645.00
Lutheran Brotherhool (Minn.)	169	302,500.00	298	473,000.00
Maccabees (Mich.)	746	1,053,549.00	814	1,137,853.00
Modern Woodmen of America (Ill.)	7,782	13,283,500.00	7,755	13,337,000.00
National Slovak Society (Pa.)	165	125,500.00	157	119,000.00
National Union Assurance Society (Ohio)	23	54,000.00	14	24,700.00
Neighbors of Woodcraft (Ore.)	5,034	7,072,200.00	5,316	7,401,500.00
Railway Mail Association (N. H.)	102	408,000.00	102	408,000.00
Royal Arcanum (Mass.)	27	77,000.00	24	70,500.00
Royal Highlanders (Neb.)	1,011	1,535,700.00	996	1,503,100.00
Royal Neighbors of America (Ill.)	4,915	4,944,500.00	5,118	5,439,250.00
Security Benefit Ass'n. (Kansas)	1,653	2,663,500.00	1,649	2,624,500.00
Serb Federation "Sloboda" (Pa.)	291	262,200.00	289	269,400.00
Slovene National Benefit Society (Ill.)	995	823,900.00	1,026	858,500.00
Slovenic Progressive Benefit Society (Ill.)	335	282,250.00	380	310,250.00
Sons of Norway (Minn.)	210	235,950.00	258	288,950.00
South Slavonic Catholic Union (Minn.)	369	300,750.00	437	358,250.00
Supreme Forest Woodmen Circle (Neb.)	.....	.....	.....	.....
United Artisans (Ore.)	112	138,391.00	89	109,391.00
United Commercial Travelers (Ohio)	654	3,270,000.00	700	3,500,000.00
Western Bohemian Fraternal Ass'n. (Iowa)	112	100,000.00	98	100,000.00
Women's Benefit Ass'n. (Mich.)	2,585	2,821,446.04	2,531	2,744,045.43
Woodmen of the World (Colo.)	5,364	10,729,700.00	4,941	9,853,200.00
Yeomen, Brotherhood of American (Iowa)	2,746	3,206,805.01	2,727	3,131,614.63
TOTALS	46,846	$67,472,794.41	47,770	$68,751,112.92

MONTANA BUSINESS 1928 — Table "D"

Premiums Received From Members During Year	Losses Incurred		Losses Paid		Losses Unpaid December 31	
	1927	1928	1927	1928	1927	1928
$ 4,691.90	$ 30.00	$ 712.15	$ 1,030.00	$ 712.15	$.....	$.....
147,701.27	32,589.03	39,930.75	29,526.03	37,406.25	1,296.00	3,838.00
1,993.10	2,750.00	3,500.00	1,676.10	3,500.00	.....	.....
10,450.56	12,135.00	8,600.00	13,135.00	6,600.00	.....	2,000.00
22,087.20	15,798.50	6,600.00	15,798.50	6,600.00	.....	.....
47,319.99	39,793.85	37,618.11	44,171.33	37,623.05	1,055.36	1,050.42
47,709.11	25,811.50	20,423.88	21,143.92	22,423.88	2,000.00	.....
11,099.21	12,617.08	12,740.00	11,017.08	11,740.00	.....	1,000.00
15,533.30	15,843.11	25,614.48	17,075.96	21,554.48	.....	4,000.00
1,171.80	.....	.....	.....	.....	.....	.....
11,154.98	16,818.00	7,632.00	15,884.00	7,498.50	1,015.00	1,148.50
159.48	.....	.....	.....	.....	.....	.....
646.35	5,300.00	4,139.11	5,300.00	4,139.11	.....	.....
25,863.04	18,207.00	10,000.00	15,207.00	10,000.00	3,000.00	3,000.00
14,731.48	9,000.00	14,000.00	10,000.00	14,000.00	.....	.....
18,523.42	12,435.00	8,500.00	11,000.00	10,935.00	2,435.00	.....
15,044.67	.....	2,000.00	.....	2,000.00	.....	.....
37,943.65	19,695.06	16,429.99	16,606.00	19,516.80	3,686.81	.....
206,237.73	226,000.00	206,500.00	192,830.35	183,526.45	26,500.00	22,000.00
3,025.97	2,800.00	2,550.00	1,825.00	2,550.00	1,000.00	1,000.00
3,666.50	2,000.00	5,500.00	4,000.00	5,500.00	.....	.....
82,449.15	92,200.00	93,600.00	91,650.00	89,600.00	5,000.00	7,500.00
1,021.35	817.00	892.50	817.00	892.50	.....	.....
2,818.83	3,000.00	3,500.00	.....	6,500.00	3,000.00	.....
34,212.75	32,650.00	39,300.00	31,450.00	36,200.00	1,000.00	4,100.00
94,470.79	34,500.00	42,500.00	33,500.00	36,290.59	3,750.00	7,250.00
53,381.57	58,330.50	70,369.82	51,179.70	58,068.30	12,000.00	18,883.67
7,534.94	11,495.00	9,628.00	9,185.00	9,273.00	3,950.88	1,475.88
33,144.52	27,685.50	34,719.50	29,335.00	34,219.50	600.00	1,100.00
11,022.83	7,475.50	8,780.00	5,335.50	9,522.86	2,456.00	1,980.44
8,186.24	.....	224.54	.....	224.54	.....	.....
12,504.31	11,295.05	9,505.86	13,179.14	8,938.18	1,154.48	1,737.89
.....	.....	.....	.....	.....	.....	.....
5,108.55	1,667.50	6,000.00	1,667.50	4,328.00	.....	.....
7,373.00	2,113.73	21,590.39	3,138.28	16,760.57	927.10	2,606.92
1,951.35	1,000.00	1,000.00	1,000.00	1,000.00	.....	.....
56,629.69	39,982.50	24,773.75	38,694.04	23,333.68	2,000.00	3,010.00
155,058.71	211,600.00	186,300.00	218,900.00	179,200.00	14,000.00	19,900.00
103,286.99	44,694.50	27,916.29	39,899.00	32,853.29	9,071.00	4,134.00
$1,316,910.28	$1,050,129.91	$1,013,591.12	$996,156.43	$955,030.68	$100,897.63	$112,715.72

Table "D-1" FRATERNAL INSURANCE SOCIETIES

SOCIETIES	Benefit Certificates In Force	Admitted Assets
Aid Association for Lutherans (Wis.)	$ 76,540,943.00	$ 8,146,797.11
Ancient Order of United Workmen (N. D.)	39,939,471.00	5,557,974.27
Catholic Knights of America (Mo.)	13,342,258.19	1,979,211.79
Catholic Order of Foresters (Ill.)	118,279,502.00	23,200,209.04
Croation Brotherhood of U. S. A. (Mont.)	655,700.00	46,614.12
Croation Fraternal Union (Pa.)	51,751,300.00	4,311,146.69
Degree of Honor Protective Ass'n. (Minn.)	54,526,290.10	7,764,573.48
Fraternal Aid Union (Kansas)	71,956,391.00	11,734,086.48
Fraternal Brotherhood (Cal.)	12,877,457.00	1,954,862.11
Grand Aerie F. O. E. (Mo.)	4,001,788.00	439,569.93
Grand Carn. Slovenian Catholic Union (Ill.)	18,526,790.00	2,141,940.84
Homesteaders Life Ass'n. (Iowa)	19,748,477.00	1,676,688.84
Independent Order of Foresters (Canada)	138,400,505.00	39,370,925.12
Knights of Columbus (Conn.)	273,124,402.33	29,316,523.92
Knights of Pythias (Ind.)	118,209,230.00	23,196,933.49
Ladies Catholic Benevolent Ass'n. (Pa.)	78,800,600.00	15,752,757.04
Lutheran Brotherhood (Minn.)	23,717,550.00	1,285,817.79
Maccabees (Mich.)	203,560,439.00	40,695,652.15
Modern Woodmen of America (Ill.)	1,697,700,000.00	49,376,403.65
National Slovak Society (Pa.)	33,283,000.00	3,969,598.91
National Union Assurance Society (Ohio)	38,372,090.00	8,601,332.76
Neighbors of Woodcraft (Ore.)	94,440,200.00	4,321,654.98
Railway Mail Association (N. H.)	77,992,000.00	328,599.69
Royal Arcanum (Mass.)	154,373,667.90	24,961,722.01
Royal Highlanders (Neb.)	23,934,250.00	3,116,214.80
Royal Neighbors of America (Ill.)	485,380,250.00	38,846,501.54
Security Benefit Ass'n. (Kansas)	228,201,433.00	6,033,129.18
Serb Federation "Sloboda" (Pa.)	6,591,500.00	346,582.71
Slovene National Benefit Society (Ill.)	31,804,550.00	3,556,370.12
Slovenic Progressive Benefit Society (Ill.)	4,668,350.00	511,609.89
Sons of Norway (Minn.)	9,547,250.00	1,359,275.84
South Slavonic Catholic Union (Minn.)	10,384,750.00	1,154,672.63
Supreme Forest Woodmen Circle (Neb.)	134,356,268.00	22,462,122.45
United Artisans (Ore.)	16,322,712.00	2,325,162.07
United Commercial Travelers (Ohio)	554,640,000.00	2,103,997.88
Western Bohemian Fraternal Ass'n. (Iowa)	20,881,750.00	3,000,750,94
Women's Benefit Ass'n. (Mich.)	168,803,831.74	26,547,079.52
Woodmen of the World (Colo.)	207,782,900.00	9,160,104.02
Yeomen, Brotherhood of American (Iowa)	157,739,912.62	16,855,734.58

FINANCIAL STATEMENTS—December 31, 1928 Table "D-1"

Benefits Paid In 1928	Unpaid Claims	Other Liabilities	Reserve	Total Liabilities
$ 859,158.74	$ 26,096.00	$ 128,358.62	$.....	$ 154,454.62
358,111.73	36,952.74	40,714.63	5,480,306.90	5,557,974.27
396,471.35	32,904.58	1,181.62	.....	34,086.20
1,868,384.06	214,177.52	3,849.60	.....	218,027.12
13,926.60	.....	.....	.....	.....
1,455,686.04	132,307.44	10,295.98	.....	142,603.42
503,110.57	9,785.63	18,983.65	.....	28,769.28
1,807,950.60	311,328.40	164,674.22	9,268,033.13	9,744,035.75
363,750.10	249,230.03	25,420.40	1,680,211.68	1,954,862.11
54,247.96	13,300.00	32,228.55	.....	45,528.55
290,853.33	14,642.00	1,775.07	.....	16,417.07
288,780.27	40,376.32	48,843.05	1,508,381.60	1,597,600.97
3,628,984.48	364,867.48	1,165,558.06	36,453,358.00	37,983,783.54
1,971,903.65	359,866.65	26,614.52	.....	386,481.17
2,978,835.30	347,911.59	1,075,071.65	19,909,151.00	21,332,134.24
1,597,607.26	166,931.35	2,431.67	.....	169,363.02
142,594.69	14,800.76	1,118,651.90	152,365.13	1,285,817.79
5,315,500.19	462,730.95	93,048.38	40,164,143.65	40,719,922.98
26,134,629.95	3,692,404.23	121,349.19	.....	3,813,753.42
499,690.91	75,813.18	202,024.17	.....	277,837.35
1,469,208.91	191,766.00	22,324.38	8,387,242.38	8,601,332.76
979,762.81	144,116.00	17,318.32	.....	163,838.82
181,313.67	8,131.50	.....	.....	8,131.50
4,425,750.12	542,053.28	324,763.18	.....	866,816.46
415,137.70	24,050.00	.....	.....	24,050.00
4,087,900.55	615,874.44	155,663.36	.....	771,537.80
3,341,968.34	613,643.86	64,496.52	1,607,115.15	2,285,255.53
123,812.70	24,076.68	957.54	.....	25,034.22
923,719.84	44,450.53	.....	.....	44,450.53
149,533.12	25,812.88	.....	.....	25,812.88
78,391.34	10,832.24	.....	.....	10,832.24
288,079.14	87,373.38	3,247.41	.....	90,620.79
1,478,018.93	232,177.83	67,324.39	.....	299,502.22
284,667.66	143,070.33	21,384.94	2,160,706.80	2,325,162.07
1,265,841.60	285,006.82	9,043.81	.....	294,050.63
257,522.00	3,600.00	.....	.....	3,600.00
1,957,291.80	267,259.73	117,102.77	.....	384,362.50
3,689,826.79	595,900.00	110,392.52	.....	706,292.52
2,466,371.01	230,097.12	731,840.05	15,893,797.41	16,855,734.58

Table "D-2"

STATISTICAL

FRATERNAL INSURANCE SOCIETIES

All Business in Montana 1911—1928

Year	Benefit Certificates in Force		Received From Montana Members	Losses		
	No.	Amount		Incurred	Paid	Unpaid Dec. 31
1911	32,935	$55,756,555.11	$ 593,721.05	$ 460,140.71	$444,320.00	$ 51,604.62
1912	31,620	52,320,858.27	626,110.73	545,959.27	512,716.55	80,824.10
1913	31,641	51,637,816.20	630,370.25	598,782.00	595,277.39	89,529.64
1914	33,827	54,355,539.29	.....	.....	.....	.....
1915	36,390	56,169,897.62	680,664.88	561,290.56	529,798.82	72,979.37
1916	38,620	57,227,311.65	704,767.04	667,732.30	627,187.53	90,354.15
1917	41,568	61,443,512.65	755,735.61	728,623.75	665,980.63	111,703.95
1918	42,203	52,265,336.65	830,416.00	1,011,231.05	783,150.79	321,230.00
1919	45,679	66,765,367.30	955,449.52	782,849.30	967,863.09	106,329.38
1920	45,254	67,427,249.99	1,062,315.73	689,338.45	665,765.18	90,860.73
1921	44,527	65,057,554.61	1,081,083.92	666,015.50	669,555.32	81,797.53
1922	43,484	65,669,818.91	1,041,917.30	713,895.83	695,562.30	88,611.94
1923	40,007	61,477,433.10	1,009,849.27	629,477.93	613,730.48	92,437.30
1924	40,794	61,898,170.31	1,081,311.76	738,208.87	718,581.88	90,885.00
1925	43,763	64,651,432.19	1,186,469.51	674,561.07	685,904.37	68,222.52
1926	45,011	65,958,744.66	1,213,457.32	773,662.08	752,805.63	79,862.02
1927	46,511	67,190,544.41	1,253,119.79	1,042,654.41	990,820.93	98,441.63
1928	47,770	68,751,112.92	1,316,910.28	1,013,591.12	955,030.68	112,715.72

DIRECTORY

OF ALL

INSURANCE ORGANIZATIONS

Authorized to Transact Insurance Business in the

STATE OF MONTANA

MARCH 31, 1929

Montana being on the "borderland" between Western and Pacific Coast Departments, business written by many of the Companies is handled by the Pacific Coast Managers; wishing to make our Report as complete as possible, in addition to officers of the Company we are giving the manager of the Pacific Coast Department of Companies reporting such departments.

FIRE INSURANCE COMPANIES

General .....Pages 80 to 92
Domestic Mutual Rural .....Page 93
Underwriters .....Pages 94 and 95
Automobile Insurance .....Page 95
Reinsurance .....Pages 96 to 98

LIFE INSURANCE COMPANIES

General .....Pages 99 to 101
Reinsurance .....Page 102

MISCELLANEOUS INSURANCE COMPANIES

General .....Pages 102 to 105
Reinsurance .....Page 105

FRATERNAL SOCIETIES

All .....Pages 105 to 107

FIRE INSURANCE COMPANIES

AETNA INS. CO., 670 Main St., Hartford, Conn.
Ralph B. Ives, President; W. Ross McCain, Secretary.
F. H. Rhoads, Manager Pacific Coast Dept., 221 Sansome St., San Francisco, Cal.
G. H. Heissner, Jr., Special Agent, 326-8 Fuller Ave., Helena, Mont.

AGRICULTURAL INS CO., 203 Washington St., Watertown, N. Y.
H. R. Waite, President; W. A. Seaver, Secretary.
Edward Brown & Sons, General Agents, 200 Bush St., San Francisco, Cal.
Dan L. Weaver, Special Agent, 704 Mohawk Bldg., Spokane, Wash.

ALBANY INS. CO., 93 State St., Albany, N. Y.
Executive Office, 55 Fifth Ave., New York, N. Y.
Ronald R. Martin, President; G. C. Wallingford, Secretary.
T. H. Palache, Pacific Coast Branch Manager, 114 Sansome St., San Francisco, Cal.
E. F. Cherry, Special Agent, 4 Owsley Bldg., Butte, Mont.

ALLIANCE INS. CO., 1600 Arch St., Philadelphia, Pa.
Benjamin Rush, President; John J. Connor, Secretary.
McClure Kelly, Manager Pacific Coast Dept., 231 Sansome St., San Francisco, Cal.
Milton S. Williams, Special Agent, P. O. Box 55, Butte, Montana.

AMERICAN ALLIANCE INS. CO., 1 Liberty St. New York, N. Y.
Wm. H. Koop, President; Daniel R. Ackerman, Secretary.
Clifford Conly, Manager Pacific Coast Dept., 233 Sansome St., San Francisco Cal.
John Pratt, Special Agent, 31 Hirbour Bldg., Butte, Mont.

AMERICAN AND FOREIGN INS. CO., Cotton Exchg. Bldg., New York, N. Y.
L. H. Reynolds, President; J. E. Hoffman, Secretary.
H. R. Burke, Manager Pacific Coast Dept., 201 Sansome St., San Francisco, Cal.
T. E. Atherstone, Special Agent, Old National Bank Bldg., Spokane, Wash.
W. E. Rae, Special Agent, Ford Bldg., Great Falls, Mont.

AMERICAN CENTRAL INS. CO., 408 Pine St., St. Louis, Mo.
B. G. Chapman, Jr., President; D. E. Monroe, Vice President and Secretary.
Geo. W. Brooks, Manager Pacific Coast Dept., 315 Montgomery St., San Francisco, Cal.
Leo V. Sears, Special Agent, Sherwood Bldg., Spokane, Wash.

AMERICAN DRUGGISTS' FIRE INS. CO., American Bldg., Cincinnati, Ohio.
Charles H. Avery, President; Frank H. Freericks, Secretary and General Counsel.
J. A. Riedel, State Agent, Boulder, Mont.

AMERICAN EAGLE FIRE INS. CO., 80 Maiden Lane, New York, N. Y.
Paul L. Haid, President; Wm. E. Lamm, Secretary.
Alfred L. Merritt, Secretary Pacific Coast Dept., 60 Sansome St., San Francisco, Cal.
L. H. Box and F. L. Carey, Special Agents, 11 Second St. No., Great Falls, Mont.

AMERICAN EQUITABLE ASSURANCE CO., 92 William St., New York, N. Y.
Richard A. Corroon, President; E. S. Inglis, Secretary.
American Associated General Agency, 332 Pine St., San Francisco, Cal.

AMERICAN INS. CO., 70 Park Place, Newark, N. J.
C. W. Bailey, President; Frederick Hoadley, Secretary.
Geo. O. Hoadley, Manager, 332 Pine St., San Francisco, Cal.
Frederic W. Merigold, Special Agent, Kalispell, Mont.

AMERICAN NATIONAL FIRE INS. CO., 8 East Long St., Columbus, Ohio.
Wm. H. Koop, President; John A. Dodd, Vice President and Secretary.
Selbach and Deans, General Agents, 249 Pine St., San Francisco, Cal.
C. C. Price, Special Agent, Box 1132, Billings, Mont.

ATLAS ASSURANCE CO., Ltd., London, Eng.
Ronald R. Martin, U. S. Manager, 55 Fifth Ave., New York, N. Y.
T. H. Palache, Manager Pacific Coast Dept., 114 Sansome St., San Francisco, Cal.
E. F. Cherry, Special Agent, 4 Owsley Bldg., Butte, Mont.

AUTOMOBILE INS. CO. OF HARTFORD., 49 Pearl St., Hartford, Conn.
Morgan B. Brainard, President; Olaf Nordeng, Secretary.
R. W. Bertolin, State Agent, Dexter-Horton Bldg., Seattle, Wash.

BALTIMORE AMERICAN INS. CO., 709-11 Sixth Ave., New York, N. Y.
Chas. L. Tyner, President; David C. Thoms, Secretary.
Jno. P. Breeden, Manager Pacific Coast Dept., 201 Sansome St., San Francisco, Cal.
W. F. McKee, Special Agent, 306 First National Bank Bldg., Great Falls, Mont.

BANKERS' AND SHIPPERS' INS. CO., 95 Maiden Lane, New York, N. Y.
C. V. Meserole, President; R. Chomeley Jones, Secretary.
Dixwell Davenport, Manager, Pacific Coast Dept., Insurance Exchange, San Francisco, Cal.
Harold Johnson, Special Agent, 451 Coleman Bldg., Seattle, Wash.

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Chas. A. Colvin, Manager Pacific Dept., 238 Bush St., San Francisco, Cal.
John A. Whalley & Co., Special Agents, Coleman Bldg., Seattle, Wash.
C. C. Morris, Special Agent, P. O. Box 514, Helena, Mont.

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Balfour, Kessler Agencies, Inc., General Agents, 252 Sansome St., San Francisco, Cal.
E. C. Hinz, Special Agent, 303 Leary Bldg., Seattle, Wash.

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Frederick W. Merigold, Special Agent, 304 First St. E., Kalispell, Mont.

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Carl V. Rutledge, Special Agent, Union Bank Bldg., Helena, Mont.

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Howard L. Burton, Special Agent, Sherwood Bldg., Spokane, Wash.

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L. H. Box and F. L. Carey, Special Agents, 11 Second St. No., Great Falls, Mont.

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Underwriting Department, 1 Liberty St., New York.
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John A. Whalley and Co., General Agents., 209 Colman Bldg., Seattle, Wash.
C. C. Morris, Special Agent, P. O. Box 514, Helena, Mont.

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H. L. Hutchinson, Special Agent, 108 No. Montana St., Butte, Mont.

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Fred S. James & Co., General Agents, 108 Sansome St., San Francisco, Cal.
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John Pratt, Special Agent, 31 Hirbour Bldg., Butte, Mont.

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Thos. H. Anderson, Manager Pacific Coast Dept., 444 California St., San Francisco, Cal.
O. R. Indahl, Special Agent, 35 W. Granite St., Butte, Mont.

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A. L. Merritt, Secretary Pacific Coast Dept., 60 Sansome St., San Francisco, Cal.
L. H. Box and F. L. Carey, Special Agents, 11 Second St. No., Great Falls, Mont.

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E. M. Hutchings, State Agent, 1122 Paulsen Bldg., Spokane, Wash.
S. C. Fletcher, Special Agent, 14 West Granite St., Butte, Mont.

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Howard L. Burton, Special Agent, Sherwood Bldg., Spokane, Wash.

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L. H. Box and F. L. Carey, Special Agents, 11 Second St. No., Great Falls, Mont.

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Howard A. Reynolds, State Agent, Great Falls, Mont.

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Fred S. James & Co., General Agents, 108 Sansome St., San Francisco, Cal.
Howard P. Boardman, Special Agent, 620 Failing Bldg., Portland, Ore.

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L. L. George, Special Agent, 408 Strain Bldg., Great Falls, Mont.

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C. A. Craft, General Agent, 356 Pine St., San Francisco, Cal.
Geo. G. Newlon, Special Agent, Box 594, Helena, Mont.

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C. A. Coffey, Special Agent, 709 Sherwood Bldg., Spokane, Wash.

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W. L. McCallum, Special Agent, 511 Strain Bldg., Great Falls, Mont.

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John H. Packard, U. S. Manager, 150 William St., New York, N. Y.
J. M. Mendell, Manager Pacific Coast Dept., 369 Pine St., San Francisco, Cal.
E. E. DeWar, Special Agent, Sp. and Eastern Bldg., Spokane, Wash.

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Geo. O. Smith, Manager Pacific Coast Dept., 332 Pine St., San Francisco, Cal.
C. A. Coffey, Special Agent, 709 Sherwood Bldg., Spokane, Wash.

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E. E. DeWar, Special Agent, Sp. and Eastern Bldg., Spokane, Wash.

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John Pratt, Special Agent, 31 Hirbour Bldg., Butte, Mont.

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Howard L. Burton, Special Agent, Sherwood Bldg., Spokane, Wash.

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R. H. Bowman, State Agent, 419 Ford Bldg, Great Falls, Mont.

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R. H. Bowman, State Agent, 419 Ford Bldg., Great Falls, Mont.

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Walter L. Burhart, State Agent, Box 866, Spokane, Wash.

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J. W. Baird, Speical Agent, 10 No. 26th St., Great Falls, Mont.

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W. F. McKee, Special Agent, 306 First Natl. Bank Bldg., Great Falls, Mont.

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Howard P. Boardman, Special Agent, 620 Failing Bldg., Portland, Ore.

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Wm. E. Rae, Special Agent, 331 Ford Bldg., Great Falls, Mont.

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J. T. Breckon, Speical Agent, 511 Empire St. Bldg., Spokane, Wash.

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Chas. A. Colvin, Manager Pacific Dept., 238 Bush St., San Francisco, Cal.
John A. Whalley & Co., General Agents, Coleman Bldg., Seattle, Wash.
C. C. Morris, Special Agent, P. O. Box 514, Helena, Mont.

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C. V. Meserole, President; H. B. Lamy, Jr., Vice President and Secretary.
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J. M. Hiatt, Special Agent, Colman Bldg., Seattle, Wash.

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E. L. Dee, Special Agent, 103 U. S. Bldg., Butte, Mont.

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R. C. Wood, Special Agent, 812 So. Elm St., Spokane, Wash.

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O. E. Lane, President; Walter W. Richey, Secretary.
Edwin Parrish, Vice President and Manager, 376 Pine St., San Francisco, Cal.

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Cecil F. Shallcross, U. S. Manager, 150 William St., New York, N. Y.
A. T. Bailey, Manager Pacific Coast Dept., 315 Montgomery St., San Francisco, Cal.
Carl V. Rutledge, Special Agent, Union Bank Bldg., Helena, Mont.

NORTH CHINA INS. CO., Ltd., Shanghai, China.
F. H. Cauty, U. S. Manager, 33 S. William St., New York, N. Y.
Balfour, Kessler Agencies, Inc., General Agents, 252 Sansome St., San Francisco, Cal.
E. C. Hinz, Special Agent, 303 Leary Bldg., Seattle, Wash.

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J. A. Forster, President; David G. Wakeman, Secretary.
Ward S. Jackson, Manager Pacific Coast Dept., 266 Bush St., San Francisco, Cal.
C. A. Stephens, Special Agent, P. O. Box 296, Missoula, Mont.

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R. P. Barbour, U. S. Manager, 80 John St., New York, N. Y.
Clarence E. Allen, Manager, Pacific Coast Dept., 114 Sansome St., San Francisco, Cal.
Dudley P. Freese, Special Agent, Kohrs Blk., Helena, Mont.

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John E. Dawson, General Agent, R. M. Fire Bldg., Great Falls, Mont.

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O. J. Armstrong, State Agent, Box 684, Kalispell, Mont.

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John G. Ellingson, Special Agent, Missoula, Mont.

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Frank L. Hunter, Mgr. Pacific Coast Dept., 234 Sansome St., San Francisco, Cal.
H. L. Hutchinson, Special Agent, 108 No. Montana St., Butte, Mont.

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Ray C. Culver, State Agent, 103 Security Bldg., Helena, Mont.

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Alliance Underwriters Agency,	Alliance Insurance Co., Pa.
Allied Underwriters,	Union Insurance Society, China.
American Underwriters Agency,	Insurance Co. of State of Pa., Pa.
Anglo-American Underwriters Agency,	Liverpool & London & Globe Ins. Co., England.
Atlas Assurance Co., Ltd., (Manchester)	Atlas Assur. Co., Ltd., England.
Ben Franklin Underwriters,	National Ben Franklin Ins. Co., Pa.
British & Federal Fire Underwriters,	Norwich Union Fire Ins. Soc., England.
British Underwriters,	Scottish Union & Nat. Ins. Co., Scotland.
California Underwriters Agency,	California Ins. Co., Cal.
Colonial Fire Underwriters,	National Fire Ins. Co., Conn.
Connecticut Underwriters Department,	Connecticut Fire Ins. Co., Conn.
Constitution Underwriters Department,	Springfield F. and M. Ins. Co., Mass.
Continental Underwriters Department,	Continental Ins. Co., N. Y.
Delaware Insurance Office,	Westchester Fire Ins. Co., N. Y.
Delaware Underwriters,	Westchester Fire Ins. Co., N. Y.
Duquesne Underwriters Agency,	National Union Fire Ins. Co., Pa.
English American Underwriters,	London & Lancashire Ins. Co., Ltd., England.
Equitable Insurance Alliance,	Equitable F. & M. Ins. Co., Rhode Island. Phoenix Ins. Co., Conn.
Federal Hdw. and Imp. Mutuals,	Retail Hdw. Mut. Fire Ins. Co., Minn. Hdw. Dealers Mut. Fire Ins. Co., Wis. Minn. Imp. Mut. Fire Ins. Co., Minn.
Fidelity Underwriters,	Continental Ins. Co., N. Y. Fidelity Phenix Ins. Co., N. Y.
Firemen's Underwriters,	Firemen's Ins. Co., N. J.
Fire and Marine Underwriters,	Automobile Ins. Co., Conn.
Girard Underwriters,	Girard F. and M. Ins. Co., Pa.
Glens Falls Underwriters Agency,	Glens Falls Ins. Co., N. Y.
Globe Fire Underwriters Agency,	Minneapolis F. and M. Ins. Co., Minn.
Globe Underwriters Agency,	Globe & Rutgers Fire Ins. Co., N. Y.
Hibernia Underwriters,	Home Ins. Co., N. Y.
Home Underwriters,	Home Ins. Co., N. Y.
Hudson Underwriters,	Hudson Ins. Co., N. Y.
Illinois Underwriters,	Hanover Fire Ins. Co., N. Y.
Imperial Underwriters,	Imperial Assur. Co., N. Y.
Insurance Underwriters Agency,	Ins. Co. State of Pa., Pa.
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London Underwriters Agency,	London Assur. Corp., England.
Mercantile Fire Underwriters,	Merchants Fire Ins. Co., Colo.
Mercantile Fire and Marine Underwriters,	American Central Ins. Co., Mo.
Merchants Underwriters,	Merchants Fire Assur. Corp., N. Y.
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Montana Merchants Underwriters,	Northwestern Mut. Fire Assn., Wash.
Newark Underwriters,	Newark Fire Ins., N. J.
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New Haven Underwriters,	Security Ins. Co., Conn.
Niagara Detroit Underwriters,	Niagara Fire Ins. Co., N. Y.
North River Underwriters Agency,	North River Ins. Co., N. Y.
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Queen Underwriters,	Queen Ins. Co. of America, N. Y.
Rocky Mountain Underwriters,	Rocky Mountain Fire Ins. Co., Mont.
Royal Underwriters,	Royal Ins. Co., Ltd., England.
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Sun Underwriters,	Sun Ins. Office, England.
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